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STATE OF OREGON

DEPARTMENT OF INSURANCE AND FINANCE

DIVISION OF FINANCE AND CORPORATE SECURITIES

Annual Report

of the

Finance Section

1987

CECIL R. MONROE

Deputy Administrator

Salem, Oregon 97310

LETTER OF TRANSMITTAL

To the HONORABLE TED KULONGOSKI, DIRECTOR
DEPARTMENT OF INSURANCE AND FINANCE

DEAR DIRECTOR KULONGOSKI:

I have the honor of submitting to you the Annual Report of the Finance Section of the Division of Finance and Corporate Securities, covering the year ending December 31, 1987. Included in the report are schedules and abstracts pertaining to the operation and condition of all institutions which are under the supervision of the Finance Section.

Sincerely,

Cecil R. Monroe

Cecil R. Monroe, Deputy Administrator
Finance Section
Division of Finance and Corporate Securities

STATE OF OREGON

DEPARTMENT OF INSURANCE AND FINANCE

DIVISION OF FINANCE AND CORPORATE SECURITIES

FINANCE SECTION

Salem, Oregon 97310 (503) 378-4140

ADMINISTRATOR

(vacant)

DEPUTY ADMINISTRATOR

Cecil R. Monroe

TECHNICAL STAFF

VERNE McKEE	Supervising Examiner
SHARLYN W. RAYMENT	Supervising Examiner
CLAIREAN GAIL SMITH	Management Assistant
MELVIN W. KNOYLE	Examiner/Analyst
EDITH W. MILBANK	Word Processing Specialist
LORNA J. KOENIG	Secretary/Receptionist
PAULA J. GILMER	Secretary

BANK REVIEW EXAMINERS

DURRAN W. AULD

LESLIE L. THALER

BANK EXAMINERS

RICHARD H. FORSYTHE
JOHN K. GRABOW
RONALD C. HAYS
JOSEPH D. JOHANNES
JOHN W. KENNEDY
AN H. NGUYEN
GORDON NIELSSEN
TED A. RIES
EDWARD S. SIMKINS
RICHARD E. TAYLOR
ROGER J. THOMPSON

CREDIT UNION EXAMINERS

LORETTA M. ASA

SUSAN E. ELLIOTT

CONSUMER FINANCE EXAMINERS

MAX A. LUCAS

W. DEANE ROBERTSON

SAVINGS AND LOAN EXAMINER

KEITH A. BOYER

TABLE OF CONTENTS

page

FINANCE SECTION REVENUES AND EXPENSES FOR 1987 6

BANK – ALPHABETICAL LISTING 8-9

BANK DIRECTORY 11-27

BANK STATISTICS – STATE AND NATIONAL 37-56

COLLECTION AGENCIES 57-60

CONSUMER FINANCE COMPANIES 61-68

CREDIT UNIONS 69-81

DEBT CONSOLIDATING AGENCIES 83-84

PAWNBROKERS 85-86

SALE OF CHECKS 87-88

SAVINGS AND LOANS 89-95

SPECIAL QUALIFICATIONS 97-99

TRUSTS 101-104

INDEX 106-107

BEGINNING BALANCE: Jan. 1, 1987		$364,186
REVENUES:		
Examination Fees	198,982	
License Fees	26,460	
Filing Fees	27,190	
Annual Assessments	1,170,859	
Other Revenues	16,029	
Total Revenues		1,439,520
AVAILABLE FUNDS		1,803,706
EXPENSES:		
Personnel Costs	1,361,092	
Travel, Meals & Lodging	91,957	
Office Supplies	8,806	
Telephone	13,891	
Printing of Publications	8,456	
Building Rent	45,552	
Other Expenses	147,910	
Capital Outlay	5,084	
Total Expenses		1,682,748
ENDING BALANCE: December 31, 1987		120,958

BANKS

STATE BANKING BOARD

DORIS BOUNDS	Hermiston	Appointed November 17, 1984
STEPHEN K. FOSTER	Portland	Appointed October 11, 1985
KENNETH L. SMITH	Portland	Appointed October 11, 1985
LEONARD A. Van KLEECK	Salem	Appointed October 11, 1985
GERALDINE C. THOMPSON	Portland	Appointed October 14, 1986

1987

ALPHABETICAL LIST OF BANKS

Name of Bank	City	Page
American State Bank	Portland	18
Bank of Astoria	Astoria	12
Bank of Commerce	Milton-Freewater	17
Bank of Eastern Oregon	Arlington	12
Bank of Myrtle Point	Myrtle Point	17
Bank of the Cascades	Bend	12
Bank of Wallowa County	Joseph	16
Bank of Willamette Valley	Dallas	15
Benton County Bank	Corvallis	14
Canadian Imperial Bank of Commerce	Portland	18
Centennial Bank	Springfield	26
Citizens Bank	Corvallis	14
Clackamas County Bank	Sandy	26
Colonial Banking Company	Merlin	17
Columbia River Banking Company	The Dalles	27
Community Bank of Creswell	Creswell	15
Crater Bank	Central Point	12
Douglas National Bank	Roseburg	42
Family Bank of Commerce	Grants Pass	16
Farmers and Merchants Bank	Forest Grove	16
First Interstate Bank of Oregon, N.A.	Portland	42
First National Bank of Oregon	Canby	42
Great Western Bank	Dallas	15
Home Valley Bank	Cave Junction	12
Inland Empire Bank	Hermiston	16
Jefferson State Bank	Medford	17
Juniper Banking Company	Madras	17
Key Bank of Oregon	Portland	19
National Security Bank	Newport	42
Oregon First Bank	Portland	24
Oregon Pacific Banking Co.	Florence	15
Pacific Continental Bank	Eugene	15
Pacific Security Bank	Reedsport	25
Pioneer Trust Bank, N.A.	Salem	42
Rainier Bank Oregon, N.A.	Gresham	42
Santiam Valley Bank	Aumsville	12
Security Bank	Coos Bay	13
Siuslaw Valley Bank	Florence	15
South Umpqua State Bank	Roseburg	25
South Valley State Bank	Klamath Falls	17
The Bank of California, N.A.	Portland	42
The Bank of Newport	Newport	18
The Bank of Nova Scotia	Portland	18
The Bank of Tokyo, Ltd.	Portland	18
The Commercial Bank	Salem	25
The Cottage Grove Bank	Cottage Grove	15
The Hongkong and Shanghai Banking Corporation	Portland	18
The Oregon Bank	Portland	22
The Prineville Bank	Prineville	24
The Royal Bank of Canada	Portland	24
Tri-County Banking Co.	Junction City	16
Tualatin Valley Bank	Hillsboro	16
United Savings Bank	Salem	26

1987

ALPHABETICAL LIST OF BANKS

Name of Bank	City	Page
United States National Bank of Oregon	Portland	42
Valley Community Bank	McMinnville	17
Valley National Bank of Oregon	Forest Grove	42
Valley of the Rogue Bank	Rogue River	25
Western Bank	Coos Bay	13
Western Security Bank	Salem	26
Woodburn State Bank	Woodburn	27
Yaquina Bay Bank	Newport	18

COMPARATIVE STATEMENT SHOWING THE RESOURCES AND NUMBERS OF BANKS IN THE STATE OF OREGON EACH YEAR SINCE 1909

	NUMBER					RESOURCES	
	State		National		Total all Banking		
Year	Banks	Branches	Banks	Branches		State	National
1909	136		72			$ 61,884,712	$ 65,804,246
1910	155		77			66,504,581	81,013,946
1911	169		81			71,167,838	82,257,061
1912	171		83			73,284,800	86,591,699
1913	170		86			74,086,277	95,376,560
1914	175		87			61,963,668	95,927,030
1915	174		87			62,264,130	102,216,996
1916	177		84			78,168,336	126,197,005
1917	178		83			92,427,718	149,047,750
1918	176		86			108,791,199	173,295,057
1919	183		89			145,647,301	216,248,065
1920	191		93			146,142,027	206,390,918
1921	184		96			1 9,186,108	169,248,750
1922	182		99			124,063,353	184,480,500
1923	179		99			130,603,570	196,758,705
1924	181		99			129,216,472	202,094,859
1925	176		99			105,544,633	239,680,082
1926	168		98			107,271,067	235,146,882
1927	152		96			109,690,955	239,368,855
1928	149		94			109,481,333	244,672,230
1929	140		95			89,888,797	259,023,109
1930	132		94			81,948,490	242,954,059
1931	113		85			58,837,342	224,857,837
1932	85		71			44,587,041	198,715,959
1933	61		58			31,978,671	199,102,398
1934	56		54			34,345,273	223,201,687
1935	55	1	45	36	137	39,478,111	247,439,353
1936	55	2	39	46	142	46,645,748	286,861,379
1937	49	2	29	62	142	44,322,720	288,585,146
1938	49	2	29	62	142	44,781,741	298,560,727
1939	48	2	28	63	141	47,685,788	324,907,071
1940	47	3	27	63	140	38,793,363	376,501,058
1941	47	4	27	63	141	44,590,359	460,767,809
1942	47	4	26	66	143	64,051,108	684,362,551
1943	47	4	26	68	145	89,479,847	909,018,480
1944	47	4	25	67	143	115,972,106	1,119,993,125
1945	50	4	24	68	146	147,582,032	1,397,783,003
1946	48	4	24	71	147	160,042,326	1,326,216,043
1947	50	5	23	74	152	172,101,276	1,367,941,714
1948	51	7	23	79	160	173,948,667	1,319,954,234
1949	52	10	21	84	167	175,346,156	1,260,966,281
1950	52	14	21	86	173	203,773,151	1,401,482,864
1951	52	16	21	86	175	222,186,537	1,477,943,712
1952	51	22	20	87	180	266,968,630	1,580,005,968
1953	51	23	19	91	184	271,651,958	1,594,695,870
1954	36	12	14	124	186	194,336,594	1,823,453,273
1955	38	13	14	130	195	213,837,905	1,896,878,735
1956	41	14	13	135	203	226,316,915	1,888,901,756
1957	44	18	13	138	213	248,663,686	1,829,480,031
1958	45	22	12	142	221	297,289,647	1,987,179,795
1959	43	27	12	151	233	328,068,431	2,012,622,665
1960	42	34	11	160	247	341,004,253	2,036,575,458
1961	40	38	11	167	256	370,274,145	2,178,579,719
1962	40	39	11	173	263	417,681,806	2,319,680,666
1963	41	43	12	190	286	466,497,744	2,434,302,769
1964	41	49	12	199	301	510,564,371	2,642,990,068
1965	40	55	13	209	317	534,165,189	2,944,664,066
1966	40	56	14	217	327	574,178,024	3,102,835,732
1967	39	65	13	220	337	653,230,996	3,352,165,044
1968	40	71	12	236	359	735,769,939	3,817,322,827
1969	41	80	12	239	372	785,705,359	3,885,544,043
1970	40	90	11	248	389	920,915,362	4,047,976,919
1971	39	101	9	257	406	1,081,303,128	4,469,711,784
1972	38	113	9	267	427	1,335,627,429	5,147,993,753
1973	39	123	9	281	452	1,551,796,756	5,593,900,398
1974	42	134	9	285	470	1,751,880,456	5,789,849,142
1975	41	152	8	298	499	1,961,236,950	6,365,134,850
1976	42	164	8	307	521	2,242,971,000	6,719,243,000
1977	49	176	8	316	549	2,734,359,000	7,728,988,000
1978	59	209	7	316	591	3,738,938,000	8,532,345,000
1979	75	225	7	325	632	5,124,265,000	9,240,878,000
1980	81	243	7	337	668	6,862,453,000	9,453,705,000
1981	85	250	7	349	691	10,338,118,000	10,229,503,000
1982	88	258	8	354	708	9,151,413,000	10,556,742,000
1983	79	252	8	355	694	9,149,613,000	11,410,863,000
1984	71	244	8	361	684	7,834,341,000	12,644,175,000
1985	65	240	9	370	684	6,409,953,000	13,833,809,000
1986	57	243	9	373	682	7,075,334,000	14,982,862,000
1987	52	242	9	385	688	7,541,257,000	14,434,602,000

DIRECTORY

of

Banks in the State of Oregon

Under the Jurisdiction of the

Division of Finance and Corporate Securities

Department of Insurance and Finance

*Banks which are subsidiaries of bank holding companies. The holding companies and their subsidiaries are listed on page 36 of this report.

BANK OF EASTERN OREGON, ARLINGTON
Chartered February 27, 1945; Charter No. 306
Head Office,
Arlington, Oregon 97812
Tel. 454-2636

Heppner Branch, Main Office
Heppner, Oregon 97836
Tel. 676-9125

G.H. Pierson	Pres./Chief Exec. Officer
Patricia Gentry	Cashier
E. George Koffler	Exec. Vice Pres./Manager
James H. Wishart	Sr. Vice Pres./Loans

Ione Branch,
Ione, Oregon 97843
Tel. 422-7466

Directors

Howard Bryant, Chairman	*L.E. Dick, Jr.*	*G.H. Pierson*
Donald W. Bristow	*William G. Jaeger*	*Otto Steinke*
A. David Childs	*Frank C. Pearson*	*Kenneth A. Walters*

BANK OF ASTORIA, ASTORIA
Chartered November 25, 1968; Charter No. 342
Head Office,
85 West Marine Drive, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-2228

Cheri Garrison	Pres./Chief Exec. Officer
Ronald G. Humphries	Vice President/Cashier

Downtown Branch,
977 Commercial, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-0202

Seaside Branch,
301 Avenue A, P.O. Box 938
Seaside, Oregon 97138
Tel. 738-8445

Directors

Dan Thiel, Chairman	*Jack Kohl*	*Wm. D. Shaw*
George Fulton	*Hugh A. Seppa*	*Albert R. Sorkki*
Cheri Garrison	*John Supple*	*Lawson Stevenson*

***SANTIAM VALLEY BANK, AUMSVILLE**
Chartered November 23, 1979; Charter No. 386
Head Office,
112 Main Street, P.O. Box 350
Aumsville, Oregon 97325
Tel. 749-1200

John F. Walrod	Pres. & Chief Exec. Officer
Janet Cole	Vice Pres./Cashier
Allen Bloch	Vice President
Robert Schmidt	Vice President

Mill City Office,
300 N.W. Santiam Blvd.
Mill City, Oregon 97360
Tel. 897-2337

Directors

Fai Chan Chairman	*Francis Hendricks*	*Wallace V. Teuscher*
	Alexander Korelin	*John F. Walrod*

BANK OF THE CASCADES, BEND
Chartered Sept. 1, 1976; Charter No. 355
Head Office,
1700 N.E. Third Street, P.O. Box 5879
Bend, Oregon 97701
Tel. 389-7701

Roger J. Shields	President
Patricia L. Moss	Exec. Vice Pres.
Myron A. Williams	Vice Pres./Manager

Sisters Branch,
175 Main Street, P.O. Box 520
Sisters, Oregon 97759
Tel. 549-2061

South Country Branch,
61250 S. Hwy. 97
Bend, Oregon 97702
Tel. 388-1040

Sunriver Branch,
Sunriver Country Mall
P.O. Box 4445
Sunriver, Oregon 97702
Tel. 593-8101

Directors

Gary L. Capps, Chairman	*Gary Hoffman*	*L.A. Swarens*
	Roger J. Shields	*Jacob M. Wolfe*
Alden K. Briggs		

HOME VALLEY BANK, CAVE JUNCTION
Chartered August 7, 1980; Charter No. 390
Head Office,
103 S. Kerby Avenue, P.O. Box 129
Cave Junction, Oregon 97523
Tel. 592-4663

Denver E. Huff	President
David L. Kennedy	Vice Pres./Cashier

Directors

Don F. Gibbs Chairman	*Denver E. Huff*	*Dr. Joseph Meyer*
	David L. Kennedy	*Jerry F. Miller*
Raymond L. Frost		

CRATER BANK, CENTRAL POINT
Chartered December 17, 1976; Charter No. 356
Head Office,
475 Pine Street, P.O. Box 3457
Central Point, Oregon 97502
Tel. 664-5511

Thomas W. Pickering	Pres./Chief Exec. Officer
Lloyd Governor	Sr. Vice Pres./Chief Lending Officer
Debbie Dunlap	Cashier

Jacksonville Branch,
515 N. Front Street, P.O. Box 850
Jacksonville, Oregon 97530
Tel. 899-1951

Rogue Valley Mall Branch,
1600 North Riverside #1027
Medford, Oregon 97501
Tel. 664-6921

Directors

Doreen Brandshaw, Chairman	*Marilyn Johnson*	*H.L. Plankenhorn*
Dean Collins	*Thomas W. Pickering*	*LaRue Smith*
Franklin H. Gebhard	*August J. Picollo*	*Eldon A. Vinson*

***SECURITY BANK, COOS BAY**
Chartered August 29, 1919; Charter No. 251

Administrative Office,
170 S. 2nd
Coos Bay, Oregon 97420
Tel. 267-5356

Head Office,
196 S. 2nd
Coos Bay, Oregon 97420
Tel. 276-6611

Bandon Branch,
1125 Hwy. 101, P.O. Box 99
Bandon, Oregon 97411
Tel. 347-2401

Bunker Hill Branch,
900 Hwy. 101 S., P.O. Box 1140
Coos Bay, Oregon 97420
Tel. 269-2311

Coquille Branch,
479 N. Central, P.O. Box 70
Coquille, Oregon 97423
Tel. 396-3138

Brookings-Harbor Branch,
P.O. Box 3000G
Harbor, Oregon 97415-0547
Tel. 469-5335

Chuck Brummel	President
R.T. Green	Sr. Vice Pres./Loan Administrator
Steve Golden	Vice Pres./Administration
Jane Jones	Vice Pres./Controller

Myrtle Point Branch,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. 572-2412

North Bend Branch,
3451 Broadway, P.O. Box 568
North Bend, Oregon 97459
Tel. 756-2011

Directors

Sam Dement, Chairman	*Ramona Evans*	*Hollis Mast*
Charles D. Brummel	*Ralph Gazeley*	*W. H. Petre*
Syd Chandler	*Donald Goddard*	*Harry A. Slack, Jr.*
	Tom Graham	

WESTERN BANK, COOS BAY
Incorporated Dec. 3, 1904; Corporation No. 108
Head Office,
290 S. Fourth St., P.O. Box 1720
Coos Bay, Oregon 97420
Tel. 269-5171

Frank L. Servoss	Pres./Chief Exec. Officer
Richard R. Hieb	Exec. Vice Pres./Chief Oper. Officer
Michael L. Sickels	Exec. Vice Pres./Chief Fin. Officer
Larry Hess	Sr. Vice Pres./Loan Administrator
Joseph W. Lance	Sr. Vice Pres./Regional Administrator
Charles A. Rieb	Sr. Vice Pres./Regional Administrator
Walt Dodrill	Sr. Vice Pres./Regional Administrator

Ashland Branch,
243 E. Main St., P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-4321

Baker Branch,
2245 Main, P.O. Box 747
Baker, Oregon 97814
Tel. 523-6386

Bandon Branch,
1030 Alabama, P.O. Box 39
Bandon, Oregon 97411
Tel. 347-2441

Bend Branch,
450 N.W. Franklin Ave., P.O. Box 1226
Bend, Oregon 97709
Tel. 382-6050

Pilot Butte Branch,
600 N.E. Greenwood Ave., P.O. Box 670
Bend, Oregon 97709
Tel. 389-8140

South Bend Branch,
61490 S. Hwy. 97, P.O. Box 711
Bend, Oregon 97709
Tel. 388-1044

Brookings Branch,
898 Chetco, P.O. Box W
Brookings, Oregon 97415
Tel. 469-2181

Illinois Valley Branch,
110 N. Redwood Hwy. 199, P.O. Box N
Cave Junction, Oregon 97523
Tel. 592-3126

Clatskanie Branch,
199 E. Nehalem, P.O. Box 187
Clatskanie, Oregon 97016
Tel. 728-2103

Coos Bay Branch,
285 S. Fourth St., P.O. Box 1055
Coos Bay, Oregon 97420
Tel. 269-5171

Empire Branch,
150 S. Wall, P.O. Box 3578
Coos Bay, Oregon 97420
Tel. 888-3261

South Second Street Branch,
990 S. 2nd Street, P.O. Box 1241
Coos Bay, Oregon 97420
Tel. 269-4286

Eagle Point Branch,
133 W. Main, P.O. Box 695
Eagle Point, Oregon 97524
Tel. 826-3555

Florence Branch,
430 Highway 101, P.O. Box 100
Florence, Oregon 97439
Tel. 997-3431

Gold Beach Branch,
120 Sixth, P.O. Box 1018
Gold Beach, Oregon 97444
Tel. 247-6696

Gold Hill Branch,
501 2nd Ave., P.O. Box 157
Gold Hill, Oregon 97525
Tel. 855-1535

Klamath Falls Branch,
421 S. 7th, P.O. Box 669
Klamath Falls, Oregon 97601
Tel. 884-3114

Shasta Plaza Branch,
2885 S. Sixth, P.O. Box 1864
Klamath Falls, Oregon 97601
Tel. 882-7704

La Grande Branch,
2202 Wallowa Lake Hwy., P.O. Box 1088
La Grande, Oregon 97850
Tel. 963-7137

Crater Branch,
601 Crater Lake Ave., P.O. Box 1047
Medford, Oregon 97501
Tel. 776-3333

Downtown Medford Branch,
101 E. 8th St., P.O. Box 4370
Medford, Oregon 97501
Tel. 776-3373

North Bend Branch,
Pony Village, P.O. Box 587
North Bend, Oregon 97459
Tel. 756-3171

Treasure Valley Branch,
319 S.W. 4th Avenue, P.O. Box 160
Ontario, Oregon 97914
Tel. 889-9681

Prineville Branch,
550 E. 3rd, P.O. Box 688
Prineville, Oregon 97754
Tel. 447-3821

Redmond Branch,
568 S.W. 5th, P.O. Box 697
Redmond, Oregon 97756
Tel. 548-2123

St. Helens Branch,
20th & Columbia, P.O. Box 978
St. Helens, Oregon 97051
Tel. 397-0696

Scappoose Branch,
S. Columbia Highway, Drawer AB
Scappoose, Oregon 97056
Tel. 543-6353

Shady Cove Branch,
Highway 62, P.O. Box 1295
Shady Cove, Oregon 97539
Tel. 878-2288

Tillamook Branch,
2405 Third Street, P.O. Box 558
Tillamook, Oregon 97141
Tel. 842-5521

Directors

A.W. Sweet, Chairman	*Joseph K. Meyer*	*Jack E. Stevens*
	Frank L. Servoss	*John Sweet*

BENTON COUNTY BANK, CORVALLIS
Chartered August 3, 1977; Charter No. 361
Head Office,
200 S.W. Fourth St., P.O. Box 315
Corvallis, Oregon 97333
Tel. 757-8508

Marvin E. McDonald	President/Chief Exec. Officer
Joe A. Malcom	Vice Pres./Cashier
Gerald Stauber	Vice President

Directors

Harold Benson, Chairman	*Eric R. Blackledge*	*Mario D. Pastega*
	Vernon L. Bowlby	*Wilmer H. Post*
Peter L. Barnhisel	*Marvin E. McDonald*	

CITIZENS BANK, CORVALLIS
Chartered October 1, 1957; Charter No. 333
Main Office:
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Ray L. Stephenson	Pres./Chief Exec. Officer
Daniel E. Wybenga	Sr. Vice Pres./Mgr.
Robert C. Bride	Vice Pres./Cashier

Circle Boulevard Office,
978 N.W. Circle Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

University Office,
855 N.W. Kings Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Philomath Office,
1224 Main Street, P.O. Box 29
Philomath, Oregon 97370
Tel. 929-3228

Directors

Robert C. Wilson, Chairman	*James Eickelberg*	*Gene N. Thompson*
Robert E. Bunn	*Larry C. Hunter*	*Rosetta C. Venell*
	Ray L. Stephenson	

***THE COTTAGE GROVE BANK, COTTAGE GROVE**
Chartered July 6, 1978; Charter No. 364
Head Office,
625 E. Gibbs Ave., P.O. Box 128
Cottage Grove, Oregon 97424
Tel. 942-9121

Alan R. Monce	President
Richard W. Morss	Vice President
Linda Hunter	Vice Pres./Cashier

Directors

Dr. James Gant, Chairman	*Lynn P. Ferrin*	*Alan R. Monce*
Leonard B. Betz	*Dr. R. Jerome Kasher*	*Roger S. Russell*
	Mrs. Jeryl Lund	*William A. Whiteman*

COMMUNITY BANK OF CRESWELL, CRESWELL
Chartered January 26, 1970; Charter No. 345
Head Office,
265 E. Oregon Ave., P.O. Box 97
Creswell, Oregon 97426
Tel. 895-4511

Lynn O. Hufstader	Pres./Chief Exec. Officer
Patti G. Hansen	Vice President/Cashier
Michael A. Ketts	Vice President

Directors

Calvin C. Taylor Chairman	*Ronald Dersham*	*Henry O. Honer*
Don-Lee Davidson	*LeRoy A. Hansen*	*Lynn A. Hufstader*
	Ronald L. Hanson	*Robert F. Marquess*

BANK OF WILLAMETTE VALLEY, DALLAS
Chartered September 15, 1967; Charter No. 340
Head Office,
636 Main Street, P.O. Box 87
Dallas, Oregon 97338
Tel. 623-8311

Lloyd A. Penner	President
Richard C. Kindwall	Exec. Vice President
Darrell C. Simcoe	Cashier

Directors

Alvin J. Adolf	*W. H. Harland*	*Lloyd A. Penner*
John P. Bollman	*R. C. Kindwall*	*Marvin J. Weiser*
E. A. Flaming		

GREAT WESTERN BANK, DALLAS
Chartered November 17, 1983; Charter No. 426
Head Office,
150 W. Ellendale, P.O. Box 710
Dallas, Oregon 97338
Tel. 623-9281

James D. Rupert	Pres./Chief Exec. Officer
Claire Keller	Vice Pres./Cashier
Karen Cuthbert	Asst. Cashier

Directors

Donald P. Bodine, Chairman	*Arthur D. Johnson*	*James D. Rupert*
Kenneth C. Gardner	*Andrew Lalack, Jr.*	*Evelyn C. Smith*
	R. A. Regier	*Ronald L. Wilson*

PACIFIC CONTINENTAL BANK, EUGENE
Chartered July 24, 1972; Charter No. 347
Head Office,
1450 High Street, P.O. Box 3155
Eugene, Oregon 97403
Tel. 686-8685

J. Bruce Riddle	President
John M. Gyde	Exec. Vice Pres./Loan Admin.
Hal Brown	Vice Pres./Cashier

Directors

F.W. Holcomb, Chairman	*Donald A. Bick*	*Kevin G. Murphy*
Robert A. Ballin	*Larry G. Campbell*	*J. Bruce Riddle*
Ward E. Beck	*Robert Holcomb*	*Ronald F. Taylor*

OREGON PACIFIC BANKING CO., FLORENCE
Chartered December 10, 1979; Charter No. 387
Head Office,
1355 Highway 101, P.O. Box 22000
Florence, Oregon 97439
Tel. 997-7121

Thomas K. Grove	President
David W. Jackson	Sr. Vice Pres.

Directors

Albert J. Brauer, Chairman	*Thomas K. Grove*	*Robert R. King*
Jack R. Garrison	*R. Gary Hoberg*	*Richard T. Kirby*
	Henry R. Johnson	

SIUSLAW VALLEY BANK, FLORENCE
Chartered December 18, 1963; Charter No. 338
Head Office,
777 Highway 101, P.O. Box 280
Florence, Oregon 97439
Tel. 997-3486

Johan Mehlum	President
Ann Marie Cling	Sr. Vice Pres.
Lonnie Iholts	Sr. Vice Pres.
Bruce Webber	Vice Pres.
Margaret Lessor	Cashier

Eugene Office,
260 Country Club Rd.
Eugene, Oregon 97401
Tel. 342-4000

Cottage Grove Office,
Gateway & East Main St., P.O. Box 278
Cottage Grove, Oregon 97424
Tel. 942-3331

Mapleton Office,
Highway 26, P.O. Box 96
Mapleton, Oregon 97453
Tel. 268-4462

Pleasant Hill Office,
Highway 58, P.O. Box 639
Pleasant Hill, Oregon 97401
Tel. 726-7211

Directors

Johan Mehlum, Chairman	*A. L. Ellingson*	*Gretchen Pierce*
	Wilbur C. Heath	*Steven Saubert*
	Everett E. Miles, Jr.	

FARMERS AND MERCHANTS BANK, FOREST GROVE
Chartered January 1, 1981; Charter No. 395
Main Office:
4110 Pacific Avenue, P.O. Box 766
Forest Grove, Oregon 97116
Tel. 359-4495

V. Craig Stolle	President/Chief Exec. Officer
Greg Lee	Sr. Vice Pres./Cashier

North Plains Branch,
561 S.W. First Street
North Plains, Oregon 97133
Tel. 647-2245

Vernonia Branch,
1010 Bridge Street
Vernonia, Oregon 97064
Tel. 429-2265

Directors

Roy Baker, Chairman	*Wilfred Holce*	*Frank Vanderzanden*
Roland Duyck	*Greg Lee*	*Eugene Zurbrugg*
	V. Craig Stolle	

FAMILY BANK OF COMMERCE, GRANTS PASS
Chartered November 28, 1977; Charter No. 363
Head Office,
100 N.E. Midland, P.O. Box 771
Grants Pass, Oregon 97526
Tel. 476-1401

Dorian F. Corliss	Chief Exec. Officer
William Haden	President/Loan Administration

Directors

Louis F. Schultz, Jr., Chairman	*Dorian F. Corliss*	*Philip R. Killian*
Richard S. Bartle	*William A. Haden*	*J. Steven Welch*
	Andrew C. Jensen	

INLAND EMPIRE BANK, HERMISTON
Chartered February 16, 1948; Charter No. 314
Head Office,
101 E. Main Street, P.O. Box 1170
Hermiston, Oregon 97838
Tel. 567-2291

Rogers S. Bounds	President
J. G. Foster, Jr.	Exec. Vice President
Doris S. Bounds	Sr. Vice President
Wm. H. Wright	Sr. Vice President
Ernest B. Loomis	Vice Pres./Cashier
Larry D. Clucas	Vice President
Cynthia D. Kelley	Vice Pres./Financial Officer
Donald R. Daggett	Vice President
Elizabeth J. Kuhn	Vice President

Boardman Branch,
240 N. Main St., P.O. Box 230
Boardman, Oregon 97818
Tel. 481-9201

Pendleton Branch,
125 S.E. Court Ave., P.O. Box 1147
Pendleton, Oregon 97801
Tel. 276-4111

Stanfield Branch,
100 S. Main, P.O. Box 690
Stanfield, Oregon 97875
Tel. 449-3827

Umatilla Branch,
6th & G Streets, P.O. Box 611
Umatilla, Oregon 97882
Tel. 922-5522

Directors

Doris S. Bounds, Chairman	*J. G. Foster, Jr.*	*John F. Walchli*
Roger S. Bounds	*Richard A. Koch, MD*	*William H. Wright*
	Richard Nuttbrock	

TUALATIN VALLEY BANK, HILLSBORO
Chartered July 17, 1978; Charter No. 367
Head Office,
626 S.E. Baseline, P.O. Box 219
Hillsboro, Oregon 97123
Tel. 640-2673

Donald G. Hatfield	President/Chief Exec. Officer
Sharon Holly	Vice President

Directors

Raymond L. Meltebeke, Chairman	*Edward R. Derksen*	*Donald G. Hatfield*

BANK OF WALLOWA COUNTY, JOSEPH
Chartered May 25, 1955; Charter No. 323
Head Office,
P.O. Box X
Joseph, Oregon 97846
Tel. 432-9050

Merl Odman	President
Richard Kostka	Vice Pres./Branch Manager

Enterprise Branch,
300 N.W. First, P.O. Box 399
Enterprise, Oregon 97828
Tel. 426-4511

Directors

S. J. Farris, Chairman	*Floyd Kennedy*	*Don Swart*
Dorothy Justice	*Harold Klages*	*Steve Wolfe*
	Merl Odman	

TRI-COUNTY BANKING CO., JUNCTION CITY
Chartered January 22, 1979; Charter No. 374
Head Office,
955 Ivy Street
Junction City, Oregon 97448
Tel. 998-8734

Herman Bradley	President/Chief Exec. Officer
Rita Jost	Cashier
Robert D. Bonfoey	Exec. Vice President

Applegate Branch,
88345 Territorial Road
Veneta, Oregon 97487
Tel. 935-4141

Directors

Frank Knox, Chairman	*Herman Bradley*	*Ralph Hull*
Bert Babb	*Jock Gibson*	*Brochner Mikkelsen*
Robert D. Bonfoey	*Ivan Horning*	*Jean Nixon*

SOUTH VALLEY STATE BANK, KLAMATH FALLS
Chartered January 6, 1977; Charter No. 357
Head Office,
5215 S. Sixth Street, P.O. Box 5210
Klamath Falls, Oregon 97603
Tel. 883-3366

Allan L. Craigmiles	President
Norma Wilkins	Vice Pres./Cashier
Gerrit A. DeGroot	Controller

Main Street Branch,
801 Main Street
Klamath Falls, Oregon 97601
Tel. 882-3281

Directors

Edward J. White, Chairman	*Allan L. Craigmiles*	*Richard L. Wendt*
	Gary Florence	*Roderick C. Wendt*

JUNIPER BANKING COMPANY, MADRAS
Chartered November 30, 1978; Charter No. 381
Head Office,
810 Fourth Street, P.O. Box O
Madras, Oregon 97741
Tel. 475-7221

William V. Humphreys, Jr.	Pres./Chief Exec. Officer
Lark E. Wysham	Vice Pres./Cashier
Rudy Younger	Vice Pres./Loan Adm'r.

Redmond Branch,
404 N. 5th Street
Redmond, Oregon 97756
Tel. 923-3702

Directors

Ted Freeman, Chairman	*LeRoy Fessler*	*Ed Manion*
	William Gallagher	*Mary Norton*
J.P. Andrews	*William Humphreys*	*Jack Watts*

***VALLEY COMMUNITY BANK, McMINNVILLE**
Chartered December 30, 1981; Charter No. 407
Head Office,
723 N. Baker, P.O. Box 807
McMinnville, Oregon 97128
Tel. 472-0534

Bruce G. Bryant	Pres./Chief Exec. Officer
James L. Berry	Vice Pres./Agricultural Credit
Irene Westwood	Vice Pres./Cashier
Susan A. Stehlik	Asst. Vice President

Directors

Roba Rathkey, Chairman	*Bruce Bryant*	*Raymond C. Kauer*
	Marilyn Dell	*Rick Nelson*
Norm Bernards	*Jim Doran*	*Joe Sharp*
Daniel O. Corrigan	*Ward Eason*	*Tim Wahlberg*
Steve Belt		

JEFFERSON STATE BANK, MEDFORD
Chartered August 9, 1978; Charter No. 366
Head Office,
1320 East McAndrews
Medford, Oregon 97504
Tel. 773-5333

Michael B. Neyt	President
Richard D. Larson	Vice Pres./Cashier
Warner "Skip" Fabian	Vice President
James G. Wegs	Vice President

Stewart Avenue Branch,
809 Stewart Avenue
Medford, Oregon 97501
Tel. 779-9292

Directors

John A. Duke, Chairman	*D.L. (Ab) Gressett*	*Robert Jacobson*
	John Hilts	*Michael B. Neyt*
Warner "Skip" Fabian	*Patrick G. Huycke*	

COLONIAL BANKING COMPANY, MERLIN
Chartered December 15, 1978; Charter No. 372
Head Office,
3600 Merlin-Galice Road, P.O. Box 710
Merlin, Oregon 97532
Tel. 476-1776

Richard L. Boden	President/CEO
Clifford M. Kuhlman	Exec. Vice Pres./Cashier
William E. Bower	Vice Pres./Loan Administrator
Arthur B. Mills	Vice President
Charlotte M. Demaree	Vice Pres./Manager

South Grants Pass Branch,
1670 Williams Highway, P.O. Box 971
Grants Pass, Oregon 97526
Tel. 479-1776

Rogue River Branch,
8991 Rogue River Highway, P.O. Box 619
Rogue River, Oregon 97537
Tel. 582-1776

Directors

Howard C. Wagner, Chairman	*Josephine R. Hull*	*Rex L. Titus*
	Clifford M. Kuhlman	*Stuart W. Watson*
Richard L. Boden	*Jerry S. Lausmann*	

***BANK OF COMMERCE, MILTON-FREEWATER**
Chartered April 26, 1945; Charter No. 307
Head Office,
13 N.E. 5th Street, P.O. Box 50
Milton-Freewater, Oregon 97862
Tel. 938-5544

R.L. Tomlinson	President
Wm. Lande	Vice Pres./Cashier
Gary Lawrence	Asst. Vice President
Rollie Marshall	Asst. Vice President

Weston Branch,
Main & Franklin Street, P.O. Box 547
Weston, Oregon 97886
Tel. 566-3512

Directors

Stephen G. Kimball, Chairman	*Robert C. Brinker*	*W.W. Peery*
	Thomas W. Campbell	*R.L. Tomlinson*

BANK OF MYRTLE POINT, MYRTLE POINT
Chartered March 31, 1972; Charter No. 346
Head Office,
320 Eighth Street, P.O. Box 607
Myrtle Point, Oregon 97458
Tel. 572-5202

John A. Dies	President
Melvin E. Zumwalt	Vice Pres./Cashier

Directors

Murl W. Laird, Chairman	*John A. Dies*	*Walter B. Hogan*
	Glenn Gulstrom	*Ben E. Nichols*
Jean D. Coffman	*Robert G. Hogan*	*Margaret Paullus*

***THE BANK OF NEWPORT, NEWPORT**
Chartered March 4, 1925; Charter No. 284
Head Office,
506 S.W. Coast Hwy., P.O. Box 7
Newport, Oregon 97365
Tel. 265-6666

Marvin R. Vernon	Pres./Chief Exec. Officer
Howard A. Petersen	Sr. Vice President/Loan Admin.
Fred Postlewait	Vice President/Cashier/C.F.O.

Newport North Branch,
2350 N. Coast Hwy., P.O. Box 1670
Newport, Oregon 97365
Tel. 265-6691

South Lincoln Branch
425 N.W. Hemlock, P.O. Box 470
Waldport, Oregon 97394
Tel. 563-3273

Directors

J.F. Ouderkirk, Chairman	*Chester Clark*	*Cheryl Martinson*
Lloyd Ankeny	*Alex Hamilton*	*Marvin B. Noble*
Phillip Gene Bateman	*Robert W. Kaul*	*Marvin R. Vernon*

YAQUINA BAY BANK, NEWPORT
Chartered January 16, 1981; Charter No. 396
Head Office,
400 East Olive, P.O. Box 1770
Newport, Oregon 97365
Tel. 265-9422

Don L. Barth	President
John E. Burrell, III	Exec. Vice President
Larry Hartsel	Vice President
Janet Kirsch	Cashier

Directors

Thomas O. Branford, Chairman	*R. Barry Fisher*	*Tom Luther*
Don L. Barth	*Wilburn Hall**	*James Vickers*
*John Brenneman**	*Robert Jacobson**	*Charles R. Walker*
Alan Brown	*Delmar Jepson**	*Donald H. Williams*
	Burt Lippman	*Ernest Yeck, Jr.*

**Advisory Directors*

AMERICAN STATE BANK, PORTLAND
Chartered July 31, 1969; Charter No. 344
Head Office,
2737 N.E. Union Avenue
Portland, Oregon 97212
Tel. 282-2216

Venerable F. Booker	President
Alan L. Barto	Exec. Vice Pres./Secretary
Neal A. Curry	Cashier
Woon Ming Yip	Vice President

2nd & Yamhill Branch,
204 S.W. Yamhill Street
Portland, Oregon 97204
Tel. 241-1937

Directors

Venerable F. Booker, Chairman	*C.F. Eastabrooks*	*Curtis Williams*
	Booker T. Lewis, Jr.	*Silas Williams*

THE BANK OF NOVA SCOTIA, PORTLAND
Authorized October 16, 1978; Certificate of Authority No. 230
Portland Branch,
56 S.W. Salmon Street
Portland, Oregon 97204
Tel. 222-4396

Michael Brown	Manager
J.T. Daughenbaugh	Assistant Manager

THE BANK OF TOKYO, LTD., PORTLAND
Authorized October 8, 1965; Certif. of Authority No. 75
Portland Branch,
411 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 222-3661

Motokazu Shichijo	General Manager
Takao Tsuruoka	Deputy General Manager
Akio Funaki	Manager/Loan Dept.
Noriyoshi Uchida	Mgr./Acctg. & Admin. Dept.
Haruyasu Nomura	Manager/International Dept.
Penecia Ann Crisman	Manager/Operation Dept.
Michael W. Kringlen	Manager/Domestic Loan Dept.

CANADIAN IMPERIAL BANK OF COMMERCE, PORTLAND
Declaration July 1, 1903; Corporation No. 179
Fifth & Oak Branch,
315 S.W. Fifth Avenue, P.O. Box 69
Portland, Oregon 97207
Tel. 275-0250

Brian D.G. Jo es	General Manager
June C. Bloos	Manager/Operations & Admin.

THE HONGKONG AND SHANGHAI BANKING CORPORATION, PORTLAND
Authorized Sept. 24, 1980; Cert. of Authority No. 293
Portland Branch,
300 S.W. Sixth Avenue, P.O. Box 40208
Portland, Oregon 97204
Tel. 242-1199

L.J. Lewis	Vice Pres./Manager
P.O. Melleberg	Asst. Vice Pres./Deputy Manager
A. de la Sceaux	Import/Export Manager
Paul Ip	Books Manager
N. Gorder	Operations Manager

***KEY BANK OF OREGON, PORTLAND**
Incorporated July 20, 1907
Executive Office,
1211 S.W. Fifth Avenue
Suite 300
Portland, Oregon 97204
Tel. (503) 790-7500

T.R. Winnowski	Chairman & Chief Exec. Officer
Stephen K. Foster	President & Chief Administrative Officer
Robert W. Franz	Vice Chairman
James J. Atkinson	Executive Vice President
G.P. (Pat) Parisi	Adm. V.P., Corporate Finance Group
Terry Tracy	Administrative V.P./Chief Financial Officer
Robert L. Bolin	Sr. Vice Pres./Commercial Banking Division
Robert L. Fletcher	Sr. Vice Pres./Commercial Banking Division
Hal L. Buttolph	Sr. Vice Pres./Human Resources
Roger Dunigan	Sr. Vice Pres./Retail Banking
J. Lynn Jones	Sr. Vice Pres./Investments
Doug Leeding	Sr. Vice Pres./Real Estate Lending
Rodney B. Tibbatts	Sr. Vice Pres./Retail Banking
L.A. Van Kleeck	Sr. Vice Pres./Retail Banking

Head Office,
1222 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 790-7690

Albany Office,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. 926-4221

Albany Office,
225 S.W. Washington, P.O. Box 219
Albany, Oregon 97321
Tel. 926-6090

East Albany Office,
Hill & Pacific, P.O. Box 629
Albany, Oregon 97321
Tel. 926-4221

South Albany Office,
34th & Hill, P.O. Box 806
Albany, Oregon 97321
Tel. 926-4221

Aloha Office,
18535 S.W. Tualatin Valley Hwy., P.O. Box "S"
Aloha, Oregon 97006
Tel. 642-2585

Farmington Mall Office,
17455 S.W. Farmington, P.O. Box XX
Aloha, Oregon 97007
Tel. 649-7535

Beaverton Office,
4735 S.W. Hall Blvd., P.O. Box 2053
Beaverton, Oregon 97075
Tel. 641-2250

Central Beaverton Office,
4005 S.W. Hall Boulevard
Beaverton, Oregon 97071

Progress Plaza Office,
8625 S.W. Scholls Ferry Rd.
Beaverton, Oregon 97005
Tel. 626-3915

Westgate Office,
3785 S.W. Hall Blvd., P.O. Box 727
Beaverton, Oregon 97075
Tel. 626-3906

Brooks Office,
8995 Portland Road N.E., P.O. Box 9278
Brooks, Oregon 97035
Tel. 393-7272

Brownsville Office,
351 N. Main, P.O. Box 308
Brownsville, Oregon 97327
Tel. 466-5191

Canby Office,
200 N.W. 2nd, P.O. Box 610
Canby, Oregon 97013
Tel. 266-2727

Damascus Office,
19830 S.W. Hwy. 212
Clackamas, Oregon 97015
Tel. 658-3125

Coburg Office,
210 E. Pearl
Coburg, Oregon 97401
Tel. 485-2111

Estacada Office,
271 S.W. Broadway, P.O. Box 219
Estacada, Oregon 97023
Tel. 630-3274

Coburg Road Office,
1380 Coburg Road, P.O. Box 1372
Eugene, Oregon 97440
Tel. 484-3514

18th & Chambers Office,
1665 W. 18th Street, P.O. Box 2826
Eugene, Oregon 97402
Tel. 484-3521

Emerald Office,
450 Hwy. 99N, P.O. Box 2370
Eugene, Oregon 97402
Tel. 484-3566

Eugene Office,
975 Oak Street, P.O. Box 1109
Eugene, Oregon 97440
Tel. 484-3491

River Road Office,
1980 River Road, P.O. Box 2100
Eugene, Oregon 97402
Tel. 484-3535

30th & Hilyard Office,
2995 Hilyard Street, P.O. Box 5211
Eugene, Oregon 97405
Tel. 484-3526

Gresham Office,
234 N. Main Street, P.O. Box 549
Gresham, Oregon 97030
Tel. 667-3076

Gresham Mall Office,
390 W. Burnside, P.O. Box 808
Gresham, Oregon 97030
Tel. 666-1546

Halsey Office,
705 W. 2nd, P.O. Box 228
Halsey, Oregon 97348
Tel. 369-2261

Harrisburg Office,
310 S. Third Street, P.O. Box 245
Harrisburg, Oregon 97446
Tel. 484-3511

Hillsboro Office,
350 S. First Avenue, P.O. Box 249
Hillsboro, Oregon 97123
Tel. 648-0871

Hood River Main Office,
408 Oak Street, P.O. Box 541
Hood River, Oregon 97031
Tel. 386-4600

Hubbard Office,
3624 Pacific Highway 99E, P.O. Box 70
Hubbard, Oregon 97032
Tel. 223-1906

Independence Office,
302 S. Main, P.O. Box 308
Independence, Oregon 97351
Tel. 838-1466

Jefferson Office,
113 Main, P.O. Box 300
Jefferson, Oregon 97352
Tel. 327-2223

King City Office,
15795 S.W. 116th, P.O. Box 230095
King City, Oregon 97224
Tel. 684-1183

Lake Grove Office,
16099 S.W. Lower Boones Ferry Rd., P.O. Box 1569
Lake Oswego, Oregon 97034
Tel. 635-6671

Lake Oswego Office,
256 'A' Avenue, P.O. Box 549
Lake Oswego, Oregon 97034
Tel. 635-4331

Lebanon Office,
Park & Sherman, P.O. Box 548
Lebanon, Oregon 97255
Tel. 259-1121

Lebanon Office,
75 East Grant
Lebanon, Oregon 97355
Tel. 451-4646

Santiam Valley Office,
609 Main Street, P.O. Box 272
Lyons, Oregon 97358
Tel. 859-2128

McMinnville Main Office,
342 E. Third, P.O. Box 707
McMinnville, Oregon 97128

North Town Office,
2214 McDonald Lane, P.O. Box 7128
McMinnville, Oregon 97128
Tel. 472-0571

Milwaukie Office,
10888 S.E. Main Street, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3381

Southgate Office,
10413 S.E. 82nd Avenue, P.O. Box 22114
Milwaukie, Oregon 97222
Tel. 243-3687

Willamette View Office,
12705 S.E. River Road, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3338

Friendsview Manor Branch,
1301 E. Fulton Street
Newberg, Oregon 97132
Tel. 538-3144 ext. 277

Newberg Office,
1815 Portland Rd., P.O. Box 850
Newberg, Oregon 97132
Tel. 538-1318

Oak Grove Office,
14888 S.E. McLoughlin Blvd., P.O. Box 68209
Oak Grove, Oregon 97268
Tel. 653-3344

Hilltop Office,
1400 S. Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-2222

Oregon City Office,
104 Eleventh St.
Oregon City, Oregon 97045
Tel. 656-5254

Barbur Blvd. Office,
8420 S.W. 24th Avenue, P.O. Box 19177
Portland, Oregon 97219
Tel. 243-3542

East Morrison Office,
726 S.E. Morrison Street, P.O. Box 14488
Portland, Oregon 97214
Tel. 230-2660

Front & Yamhill Office,
811 S.W. Front Ave., P.O. Box 8338
Portland, Oregon 97207
Tel. 228-2677

Gateway Office,
10300 N.E. Weidler Street
Portland, Oregon 97220
Tel. 243-3631

Hillsdale Office,
6335 S.W. Capitol Hwy., P.O. Box 19015
Portland, Oregon 97219
Tel. 243-3661

Lloyd Center Tower Office,
825 N.E. Multnomah
Portland, Oregon 97232
Tel. 243-3599

Multnomah Office,
3515 S.W. Troy Street, P.O. Box 19035
Portland, Oregon 97219
Tel. 243-3677

Parkside Office,
2020 S.W. Fourth Avenue
Portland, Oregon 97201
Tel. 790-7725

St. Vincent Office,
9155 S.W. Barnes Road
Portland, Oregon 97225
Tel. 243-3650

Sixth & Alder Office,
595 S.W. Alder Street, P.O. Box 1477
Portland, Oregon 97204
Tel. 790-7715

Sunset Office,
805 N.W. Murray Road, P.O. Box 568
Portland, Oregon 97229
Tel. 626-3910

200 Market Office,
200 S.W. Market Street, P.O. Box 8038
Portland, Oregon 97207
Tel. 790-7723

Battle Creek Office,
4545 Commercial Street S.E., P.O. Box 2309
Salem, Oregon 97308
Tel. 399-2720

Broadway Office,
2955 Broadway N.E., P.O. Box 2067
Salem, Oregon 97308
Tel. 399-2265

Candalaria Office,
2715 Commercial St. S.E., P.O. Box 3286
Salem, Oregon 97302
Tel. 399-2245

Lancaster Office,
750 Lancaster Dr. N.E., P.O. Box 1086
Salem, Oregon 97308
Tel. 399-2214

Lancaster & Market Street Office,
1565 Lancaster Drive N.E.
Salem, Oregon 97309
Tel. 362-9380

North Salem Office,
4871 Lancaster Dr. N.E., P.O. Box 7137
Salem, Oregon 97303
Tel. 393-8750

State Street Office,
416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel. 399-2200

West Salem Office,
1500 Edgewater N.W., P.O. Box 2165
Salem, Oregon 97308
Tel. 399-2294

Shedd Office,
29990 First, P.O. Box 31
Shedd, Oregon 97377
Tel. 491-3636

Sherwood Office,
1496 N. Sherwood Boulevard, P.O. Box 671
Sherwood, Oregon 97140
Tel. 625-5571

Silverton Office,
114 West Main Street, P.O. Box 615
Silverton, Oregon 97381
Tel. 873-6306

Springfield Office,
7th and North 'A' Street, P.O. Box 69
Springfield, Oregon 97477
Tel. 484-3532

Thurston Village Office,
5690 Main Street, P.O. Box N
Springfield, Oregon 97477
Tel. 741-1234

St. Paul Office,
Second and Church Street, P.O. Box 309
St. Paul, Oregon 97137
Tel. 633-4455

Stayton Office,
805 N. First Street, P.O. Box 280
Stayton, Oregon 97383
Tel. 769-3481

Sweet Home Office,
1199 10th Avenue, P.O. Box 487
Sweet Home, Oregon 97386
Tel. 367-5144

Tigard Office,
11665 S.W. Pacific Hwy., P.O. Box 23486
Tigard, Oregon 97223
Tel. 639-8658

Tualatin Office,
18650 S.W. Boones Ferry Rd., P.O. Box 802
Tualatin, Oregon 97062
Tel. 692-5150

Cascade Office,
7760 Third Street, P.O. Box 406
Turner, Oregon 97392
Tel. 743-2113

West Lane Office,
88140 Territorial Road, P.O. Box 248
Veneta, Oregon 97487
Tel. 484-3477

West Linn Office,
5597 Hood Street, P.O. Box 17
West Linn, Oregon 97068
Tel. 656-1950

Cascade Office,
2540 Newberg Highway, P.O. Box 98
Woodburn, Oregon 97071
Tel. 223-1906

Woodburn Main Office,
941 N. Pacific Highway
Woodburn, Oregon 97071
Tel. 981-3411

Directors

T.R. Winnowski, Chairman	*Robert W. Franz*	*Robert H. Mikkelson*
James J. Atkinson	*James R. Gray*	*Bob L. Smith*
Wayne Chambers	*Howard Hickam*	*David B. Smith*
Dennis W. Elliott	*David W. Hopkins*	*Edward S. Smith*
A.G. Espe	*John Kinsman*	*Robert F. Smith*
D.H. Finley	*Willard McLagan*	*William H. Stevens*
Stephen K. Foster	*Joe McPherson*	*Orval N. Thompson*
	Roger S. Meier	*R.B. Tibbatts*

***THE OREGON BANK, PORTLAND**
Chartered March 21, 1958; Charter No. 335
Head Office,
1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel. 222-7777

Joseph H. Johnson	President/Chief Exec. Officer
Paul F. Oldshue	Executive Vice President
Steven D. Wasson	Executive Vice President
Richard C. Williamson	Executive Vice President
James C. Aalberg	Senior Vice President
Lynn M. Bright	Senior Vice President
Sydney T. Brown	Senior Vice President
Peter J. Carson	Senior Vice President
Wallace W. Child	Senior Vice President
Clive E. DeWald	Senior Vice President
Clifford C. Dias	Senior Vice President
Thomas B. Fuller, Jr.	Senior Vice President
Kent L. Gibson	Senior Vice President
Larry R. Gilpin	Senior Vice President
Edward O. Haymond, Jr.	Senior Vice President
Thomas E. Kreutner	Senior Vice President
James M. McCullough	Senior Vice President
Robert L. Mitchell	Senior Vice President
James H. Parsley	Senior Vice President
John M. Petersen	Senior Vice President
Robert T. Platt, III	Senior Vice President
Kevin T. Sheehy	Senior Vice President
Patrick A. Smith	Senior Vice President
Darryl W. Sutherland	Senior Vice President
Calvin Y. Tabata	Senior Vice President
Roger L. Todd	Senior Vice President
Joseph R. Waldron	Senior Vice President

Beaverton Mall Branch,
3215 S.W. Cedar Hills Blvd., P.O. Box 708
Beaverton, Oregon 97075
Tel. 644-2104

Murray & Allen Branch,
14400 S.W. Allen Blvd., P.O. Box 249
Beaverton, Oregon 97005
Tel. 641-8975

Valley Plaza Branch,
9450 S.W. Beaverton-Hillsdale Hwy., P.O. Box CC
Beaverton, Oregon 97075
Tel. 222-7859

Bend Branch,
1210 N.E. 3rd Street, P.O. Box 5097
Bend, Oregon 97708
Tel. 389-3500

Corvallis Branch,
324 S.W. Third, P.O. Box 1777
Corvallis, Oregon 97339
Tel. 758-2881

Dallas Branch,
791 Main Street, P.O. Box 65
Dallas, Oregon 97338
Tel. 623-8383

Depoe Bay Branch,
541 N.W. Hwy. 101, P.O. Box 98
Depoe Bay, Oregon 97341
Tel. 765-2356

10th & Lincoln Branch,
275 W. 10th Ave., P.O. Box 10128
Eugene, Oregon 97440
Tel. 484-5760

29th & Willamette Branch,
2840 Willamette, P.O. Box 5632
Eugene, Oregon 97405
Tel. 485-2580

Beacon Hill Branch,
1000 N.E. "E" St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3322

Grants Pass Main Branch,
735 S.E. Sixth St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3300

Redwood Branch,
1055 Redwood Avenue, P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3338

Gresham Branch,
1500 N.E. Division St., P.O. Box 606
Gresham, Oregon 97030
Tel. 665-5189

Hillsboro Branch,
980 S.E. Oak, P.O. Box 23
Hillsboro, Oregon 97123
Tel. 640-1744

Lake Oswego Branch,
400 4th Street, P.O. Box 130
Lake Oswego, Oregon 97034
Tel. 635-1561

Lake Grove Branch,
16209 S.W. Bryant Road, P.O. Box 1529
Lake Oswego, Oregon 97034
Tel. 635-1425

Lincoln City Branch,
4659 S.W. Highway 101, P.O. Box 2046
Lincoln City, Oregon 97367
Tel. 996-2191

Oceanlake Branch,
1931 N.W. Highway 101, P.O. Box 389
Lincoln City, Oregon 97367
Tel. 994-2161

McMinnville Branch,
1650 N. Highway 99W, P.O. Box 747
McMinnville, Oregon 97128
Tel. 472-9303

Downtown Branch,
222 W. Main Street, P.O. Box 1056
Medford, Oregon 97501
Tel. 772-3384

East Medford Branch,
701 E. Jackson Street, P.O. Box 1114
Medford, Oregon 97501
Tel. 779-1385

Rogue Valley Branch,
1025 Court Street, P.O. Box 1460
Medford, Oregon 97501
Tel. 779-1770

Milton-Freewater Branch,
215 N. Columbia Street, P.O. Box 27
Milton-Freewater, Oregon 97862
Tel. 938-3321

Milwaukie Branch,
10501 S.E. Main, P.O. Box 22167
Milwaukie, Oregon 97222
Tel. 654-3147

Rose Villa Branch,
13505 S.E. River Road
Milwaukie, Oregon 97222
Tel. 652-3000

Oregon City Branch,
1841 Molalla Ave., P.O. Box 311
Oregon City, Oregon 97045
Tel. 656-1681

Pendleton Branch,
157 S. Main Street, P.O. Box 40
Pendleton, Oregon 97801
Tel. 276-2231

Cedar Mill Branch,
12600 N.W. Cornell Road, P.O. Box 25182
Portland, Oregon 97225
Tel. 641-4288

Lloyd Center Branch,
500 N.E. Multnomah Street, P.O. Box 12087
Portland, Oregon 97212
Tel. 222-7688

Ninth & Washington Branch,
820 S.W. Washington, P.O. Box 4447
Portland, Oregon 97208
Tel. 222-7848

N.W. 21st & Davis Branch,
221 N.W. 21st Avenue, P.O. Box 4184
Portland, Oregon 97208
Tel. 222-7824

122nd & Stark Branch,
510 S.E. 122nd Avenue, P.O. Box 16477
Portland, Oregon 97216
Tel. 257-3411

Parkrose Branch,
10120 N.E. Sandy Boulevard, P.O. Box 20068
Portland, Oregon 97220
Tel. 257-3404

Providence Branch,
510 N.E. 49th Avenue
Portland, Oregon 97213
Tel. 243-3976

St. Johns Branch,
7410 North Chicago St., P.O. Box 03188
Portland, Oregon 97203
Tel. 222-7828

20th & Sandy Branch,
2021 N.E. Sandy Boulevard, P.O. Box 13307
Portland, Oregon 97213
Tel. 222-7868

Willamette Center Branch,
121 S.W. Salmon, P.O. Box 1237
Portland, Oregon 97207
Tel. 222-7773

Rainier Branch,
203 A Street, E., P.O. Box R
Rainier, Oregon 97048
Tel. 556-1971

Reedsport Branch,
178 N. 6th Street, P.O. Box 327
Reedsport, Oregon 97467
Tel. 271-2125

Center Street Branch,
737 Center Street N.E., P.O. Box 2342
Salem, Oregon 97308
Tel. 581-4811

Salem Main Branch,
700 Pringle Parkway, P.O. Box 2218
Salem, Oregon 97308
Tel. 399-7415

25th & Mission Street Branch,
2505 Mission St. S.E., P.O. Box 12309
Salem, Oregon 97309
Tel. 585-0471

The Dalles Branch,
115 E. Fourth Street, P.O. Box 461
The Dalles, Oregon 97058
Tel. 298-5585

Tigard Branch,
11999 S.W. Pacific Highway, P.O. Box 23667
Tigard, Oregon 97223
Tel. 620-2151

Troutdale Branch,
141 S.E. Dora
Troutdale, Oregon 97060
Tel. 665-9131

West Linn Branch,
19181 Pacific Highway, P.O. Box 327
West Linn, Oregon 97068
Tel. 635-9248

Willamina Branch,
322 N.E. Main Street, P.O. Box 658
Willamina, Oregon 97396
Tel. 876-2482

Wilsonville Branch,
29930 S.W. Parkway Avenue, P.O. Box 279
Wilsonville, Oregon 97070
Tel. 682-2611

Directors

Jon Christoffersen, Chairman	*David G. Hayhurst*	*John D. Mangels*
Maurice K. DeWolff	*Adolf Hertrich*	*Betty Roberts, Esq.*
	Joseph H. Johnson	*Steven D. Wasson*

***OREGON FIRST BANK, PORTLAND**
Chartered August 5, 1983; Charter No. 425
Head Office,
234 S.W. Broadway, P.O. Box 2882
Portland, Oregon 97208
Tel. 248-6612

William C. Armstrong	Pres./Chief Executive Officer
Michael J. Miller	Exec. Vice Pres./Admin.
Richard D. Williams	Exec. Vice Pres./Branch Admin.
Stephen E. Polzin	Exec. Vice Pres./Credit Admin.
Fred Bergemann	Sr. Vice Pres./Business Banking
Rolland D. Royce	Vice President/Comptroller

Beaverton Branch,
3425 Cedar Hills Blvd., P.O. Box 628, 97075
Beaverton, Oregon 97005
Tel. 646-9616

Eugene Branch,
1201 Oak Street, P.O. Box 1988, 97440
Eugene, Oregon 97401
Tel. 345-2365

Gresham Branch,
825 N.E. Hogan Rd., P.O. Box 526
Gresham, Oregon 97030
Tel. 667-6672

Hillsboro Branch,
1234 W. Baseline St., P.O. Box 666
Hillsboro, Oregon 97123
Tel. 640-1602

Kruse Woods Branch,
5285 S.W. Meadows Rd., Suite 148
Lake Oswego, Oregon 97035
Tel. 620-4478

Milwaukie Branch,
11050 S.E. McLoughlin Blvd., P.O. Box 22365
Milwaukie, Oregon 97222
Tel. 653-0443

Columbia Plaza Branch,
1300 S.W. 6th, P.O. Box 311
Portland, Oregon 97208
Tel. 248-6021

Ione Plaza Branch,
1717 S.W. Park
Portland, Oregon 97201
Tel. 248-6036

Lloyd Branch,
905 N.E. Halsey
Portland, Oregon 97232
Tel. 248-6691

N.E. 122nd & Halsey Branch,
12141 N.E. Halsey
Portland, Oregon 97220
Tel. 248-6030

Salem Branch,
3805 Center St., NE
Salem, Oregon 97301
Tel. 585-6672

Nimbus Center Branch,
10115 S.W. Nimbus Ave.
Tigard, Oregon 97223
Tel. 639-4450

Directors

William C. Armstrong, Chairman	*Paul S. Markley*	*James R. Raske*
V. Dale Blickenstaff	*John W. McKinnon*	*Richard G. Reiten*
Charles E. Carlbom	*Claris C. Poppert*	*Virgil E. Solso*
Stuart A. Hall	*Roger L. Pringle*	*E. Kay Stepp*

THE ROYAL BANK OF CANADA, PORTLAND BRANCH
Authorized February 9, 1979; Cert. of Authority No. 257
Head Office,
1515 S.W. 5th, Suite 900
P.O. Box 8099
Portland, Oregon 97207
Tel. 224-2282

R.J. Rankin	Manager
M.A. Langereis	Asst. Mgr./Admin.

THE PRINEVILLE BANK, PRINEVILLE
Chartered November 12, 1980; Charter No. 393
Head Office,
422 North Beaver
Prineville, Oregon 97754
Tel. 447-4105

R.W. St. Yves	President/Chief Exec. Officer
Joe R. Carpenter	Vice Pres./Sr. Loan Officer

La Pine Branch,
51366 S. Highway 97, P.O. Box 788
La Pine, Oregon 97739
Tel. 536-1746

Directors

C.R. (Bob) Matheny, Chairman	*James F. Dutchuk*	*Joseph Stahancyk*
John F. Collins	*James E. Garrett*	*Walter Winitzky*
	Elvin Johnson	

PACIFIC SECURITY BANK, REEDSPORT
Chartered May 6, 1963; Charter No. 337
Head Office,
1975 Winchester Avenue
Reedsport, Oregon 97467
Tel. 271-2176

Louis Lorenz	President
James A. Fleck	Vice President
Wm. V. Humphreys	Vice President
Terry A. King	Vice President
Christy L. Schafer	Vice Pres./Cashier

Directors

Leo J. Cary, Chairman	*Louis Lorenz*	*Thomas Tymchuk*
Chester Crockett	*Frank M. Mackenzie*	*Gary Waggoner*
Donald L. Gibbons	*William Markham*	*Dudley C. Walton*

***VALLEY OF THE ROGUE BANK, ROGUE RIVER**
Chartered May 27, 1968; Charter No. 341
Head Office,
110 Pine St., P.O. Box 1046
Rogue River, Oregon 97537
Tel. 582-3216

R.P. Haberman	President
F.L. "Les" Moore	Sr. Vice Pres./Loan Admin.
Thomas D. Anderson	Sr. Vice Pres./Cashier

Ashland Branch,
250 Pioneer St., P.O. Box 36
Ashland, Oregon 97520
Tel. 482-9611

Fruitdale Branch,
P.O. Box 1970
Grants Pass, Oregon 97526
Tel. 476-1177

Medford Branch,
220 E. 10th Street, P.O. Box 4400
Medford, Oregon 97501
Tel. 773-6661

Phoenix Branch,
40000 S. Pacific Hwy., P.O. Box 420
Phoenix, Oregon 97535
Tel. 535-3333

Talent Branch,
201 N. Pacific Hwy., P.O. Box 526
Talent, Oregon 97540
Tel. 535-3394

Directors

Lyndel W. Newbry, Chairman	*John O. Dunkin*	*R. Gene Morris*
James Coleman	*R.P. Haberman*	*Ford Patterson*
	Lawrence S. Horton	*Carleton E. Sandeen*

SOUTH UMPQUA STATE BANK, ROSEBURG
Chartered October 19, 1953; Charter No. 321
Head Office,
Garden Valley Shopping Ctr., P.O. Box 1726
Roseburg, Oregon 97470
Tel. 440-3900

Ronald K. Culbertson	President
Wally Farmer	Sr. Vice President
Monte L. King	Vice Pres./Cashier
William W. West	Vice Pres./Mgr.

Canyonville Branch,
215 S. Main Street
Canyonville, Oregon 97417
Tel. 839-4271

Glendale Branch,
121 W. Pacific
Glendale, Oregon 97442
Tel. 832-2117

Myrtle Creek Branch,
Myrtle Creek, Oregon 97457
Tel. 863-3186

Valley Mall Facility,
1484 Garden Valley Blvd.
Roseburg, Oregon 97470
Tel. 440-3957

Sutherlin Branch,
101 W. Central
Sutherlin, Oregon 97479
Tel. 440-3951

Directors

Milton Herbert, Chairman	*Allyn C. Ford*	*Robert G. Hansen*
Ronald K. Culbertson	*B.E. Hall*	*Neil D. Hummell*
	LeRoy Hanna	*C.J. Porter*

***THE COMMERCIAL BANK, SALEM**
Chartered December 30, 1954; Charter No. 322
Head Office,
301 Church Street N.E., P.O. Box 428
Salem, Oregon 97308
Tel. 399-2900

J.H. Pauls	President
A.L. Faiman	Sr. Vice President
Carolyn Cobb	Sr. Vice President
Edgar B. Martin	Sr. Vice President
Marvin C. Abeene	Sr. Vice Pres./Trust Officer

Molalla Branch,
401 E. Main Street
Molalla, Oregon 97038
Tel. 829-2237

Monmouth Branch,
200 E. Main Street
Monmouth, Oregon 97361
Tel. 838-0601

Newberg Branch,
112 N. College Street
Newberg, Oregon 97123
Tel. 538-3184

East Motor Branch,
510 Lancaster Drive
Salem, Oregon 97309
Tel. 399-2944

Keizer Branch,
4260 River Road N.
Keizer, Oregon 97303
Tel. 399-2966

Silverlan Plaza Branch,
3966 Silverton Road N.E.
Salem, Oregon 97303
Tel. 399-3953

South Salem Branch,
3305 Commercial St. S.E.
Salem, Oregon 97302
Tel. 399-2977

West Motor Branch,
699 Wallace Road N.W.
Salem, Oregon 97304
Tel. 399-2957

Silverton Branch,
315 E. Main Street
Silverton, Oregon 97381
Tel. 873-5376

Directors

Warren W. Cooley, Chairman	*Lawrence L. Enninga*	*E. George Ottum*
Iral D. Barrett	*Thomas G. Golden*	*J.H. Pauls*
J. Warren Carkin	*Lester D. Green*	*Ralph W. Raines*
Robert E. Corey	*William B. Loch*	*Forrest A. Weil*
	Robert D. Morrison	

UNITED SAVINGS BANK, SALEM
Chartered October 16, 1978; Charter No. 2
Head Office,
333 High Street N.E., P.O. Box 868
Salem, Oregon 97308
Tel. 399-5300

M.J. Burford	President
Michael L. Allen	Sr. Vice Pres./Cashier
Ernest L. Dunn	Sr. Vice President
Carol J. Etzel	Sr. Vice President
Marty E. Townsend	Sr. Vice President

Bend Branch,
1543 N.E. Third Street, P.O. Box 951
Bend, Oregon 97709
Tel. 389-2211

Redmond Branch,
617 South 6th, P.O. Box 760
Redmond, Oregon 97756
Tel. 548-4594

Keizer Branch,
4952 River Road N.
Salem, Oregon 97303
Tel. 399-5317

Lancaster Mall Branch,
831 Lancaster Dr. N.E.
Salem, Oregon 97301
Tel. 399-5394

South Salem Branch,
P.O. Box 3461
Salem, Oregon 97302
Tel. 399-5319

Woodburn Branch,
2600 Newberg Highway, P.O. Box 278
Woodburn, Oregon 97071
Tel. 982-9921

Directors

Bruce E. Douglas, Chairman	*M.J. Burford*	*Robert L. Sawtelle*
LeVern C. Bell	*Hillary J. Etzel*	*John J. Tennant, Jr.*
	Donne F. Fisher	*Charles E. Weeber*

WESTERN SECURITY BANK, SALEM
Chartered January 18, 1956; Charter No. 328

Merged with and into Key Bank of Oregon, Portland as of close of business December 31, 1987.

***CLACKAMAS COUNTY BANK, SANDY**
Chartered January 27, 1911; Charter No. 71
Head Office,
P.O. Box 38
Sandy, Oregon 97055
Tel. 668-5501

Fred L. Proctor	President
H. Rex Brittle	Sr. Vice President
Ed Storey	Sr. Vice Pres./Cashier

Boring Office,
28500 S.E. Hwy. 212, P.O. Box 159
Boring, Oregon 97009
Tel. 663-3000

Hoodland Office,
67403 E. Hwy. #26, P.O. Box 185
Welches, Oregon 97067
Tel. 622-3131

Directors

Fred L. Proctor, Chairman	*Rawley Burns*	*James Morgan*
Keith Bowman	*Arnold Moore*	*Randy Proctor*
	George Morgan	

***CENTENNIAL BANK, SPRINGFIELD**
Chartered July 13, 1977; Charter No. 360
Administrative Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. 741-1737

Richard C. Williams	President
Ron R. Peery	Exec. Vice President
Gary L. Stevens	Exec. Vice President
Eric H. Hardin	Sr. Vice President
Michael J. Nysingh	Cashier

Head Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. 726-8111

Valley River Branch,
1141 Valley River Drive
Eugene, Oregon 97401
Tel. 342-3968

West 11th Branch,
3738 W. 11th Ave., P.O. Box 2549
Eugene, Oregon 97402
Tel. 342-3967

Directors

Robert L. Newburn, Chairman	*J. Douglas McKay*	*Robert W. Straub*
Bill J. Combs	*Brian B. Obie*	*Richard C. Williams*
Cordy Jensen	*Herb Person*	*Jean Tate*
	Harry Rubenstein	

COLUMBIA RIVER BANKING COMPANY, THE DALLES
Chartered May 19, 1977; Charter No. 358
Head Office,
316 E. Third, P.O. Box 1030
The Dalles, Oregon 97058
Tel. 298-5194

Terry L. Cochran	Pres./Chief Exec. Officer
Richard J. Croghan	Vice Pres./Cashier

Westside Branch,
1100 W. Sixth Street
The Dalles, Oregon 97058
Tel. 296-1156

Directors

Robert L.R. Bailey, Chairman	*Richard J. Croghan*	*Stephen D. Martin*
William A. Booth	*Dale D. Elliott*	*W. L. Miller*
Terry L. Cochran	*William L. Hulse*	*Fred Thomsen*

***WOODBURN STATE BANK, WOODBURN**
Chartered July 10, 1979; Charter No. 379
Head Office,
110 S. Pacific Highway, P.O. Box 37
Woodburn, Oregon 97071
Tel. 982-2265

Lanny M. Cutsforth	Pres./Chief Exec. Officer
Lyle F. Sauvageau	Exec. Vice President
Barbara A. Johnson	Sr. Vice Pres./Cashier
Edward J. Everts	Sr. Vice President

Directors

John Weisz, Jr., Chairman	*Lanny Cutsforth*	*Lyle F. Sauvageau*
Ersel Christopherson	*John F. Hamstreet*	*John R. Taylor*

INCREASES IN CAPITAL STOCK

Name of Bank and Location	*From*	*To*
South Valley State Bank Klamath Falls	$1,470,000	$1,572,000
Columbia Trust Company Portland	200,000	253,268
Pacific Continental Bank Eugene	362,000	658,000
Bank of Astoria Astoria	1,315,000	1,447,000
Yaquina Bay Bank Newport	666,000	826,000
Citizens Bank Corvallis	1,917,000	2,108,000
Santiam Valley Bank Aumsville	248,000	152,000
Valley Community Bank McMinnville	155,000	546,000

DECREASES IN CAPITAL STOCK

Name of Bank and Location	*From*	*To*
Lewis & Clark State Bank Lake Oswego	$ 351,994	$1,759.97

APPLICATION FOR AUTHORITY TO ORGANIZE INTERIM BANKS

Location	*Name*	*Date of Filing*	*Applicants*	*Action*
Grants Pass	Family Interim Bank	Jul. 30, 1987	Dorian Corliss	Approved Jul. 30, 1987

INTERIM BANKS CHARTERED

Name of Bank & Location	*Articles Approved*	*Charter Issued*	*Charter No.*	*Disposition*
Family Interim Bank 100 N.E. Midland Grants Pass, OR 97526	Aug. 4, 1987	Sep. 9, 1987	427	To merge with and into Family Bank of Commerce which bank will then become a subsidiary of Family Bancorp.

Provisional Charters are issued to Interim Banks which are used for purpose of merger; and the charter expires one year after issuance unless extended.

PLAN OF MERGER
(PURPOSE OF BECOMING SUBSIDIARY OF BANK HOLDING COMPANY)

"Interim" & Bank	*Bank Holding Company*	*Filed*	*Fate*
Family Interim Bank Family Bank of Commerce	Family Bancorp 100 N.E. Midland Grants Pass, OR 97526	Nov. 24, 1987	

APPLICATIONS FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	*Branch*	*City*	*Date Filed*	*Action*
Siuslaw Valley Bank Florence	Eugene Office	Eugene	Jan. 30, 1987	Approved Mar. 3, 1987
Juniper Banking Company Madras	Redmond Branch	Redmond	Mar. 19, 1987	Approval extended to Jun. 18, 1987 Approved Jun. 8, 1987
Colonial Banking Company Merlin	Grants Pass Branch	Grants Pass	Apr. 2, 1987	Approved Jun. 1, 1987
Centennial Bank Springfield	Eugene Main Branch	Eugene	Apr. 22, 1987	Approved May 13, 1987
Siuslaw Valley Bank Florence	Oakridge Office	Oakridge	Oct. 5, 1987	Approved Nov. 16, 1987
South Umpqua State Bank Roseburg	Garden Valley Branch	Roseburg	Oct. 6, 1987	Approved Nov. 20, 1987
Key Bank of Oregon Portland	Lake Grove Office	Lake Oswego	Dec. 14, 1987	Approved Dec. 14, 1987
Key Bank of Oregon Portland	Clackamas Center Office	Portland	Dec. 14, 1987	Approved Dec. 14, 1987
Key Bank of Oregon Portland	Lake Oswego Office	Lake Oswego	Dec. 14, 1987	Approved Dec. 14, 1987
Key Bank of Oregon Portland	State Street Office	Salem	Dec. 31, 1987	Approved Dec. 31, 1987
Key Bank of Oregon Portland	Albany Office	Albany	Dec. 31, 1987	Approved Dec. 31, 1987
Key Bank of Oregon Portland	Lebanon Office	Lebanon	Dec. 31, 1987	Approved Dec. 31, 1987
Key Bank of Oregon Portland	Santiam Valley Office	Lyons	Dec. 31, 1987	Approved Dec. 31, 1987
Key Bank of Oregon Portland	Battle Creek Office	Salem	Dec. 31, 1987	Approved Dec. 31, 1987
Key Bank of Oregon Portland	Broadway Office	Salem	Dec. 31, 1987	Approved Dec. 31, 1987
Key Bank of Oregon Portland	Candalaria Office	Salem	Dec. 31, 1987	Approved Dec. 31, 1987
Key Bank of Oregon Portland	Lancaster Office	Salem	Dec. 31, 1987	Approved Dec. 31, 1987
Key Bank of Oregon Portland	West Salem Office	Salem	Dec. 31, 1987	Approved Dec. 31, 1987
Key Bank of Oregon Portland	Turner Office	Turner	Dec. 31, 1987	Approved Dec. 31, 1987
Key Bank of Oregon Portland	Newberg Office	Newberg	Dec. 31, 1987	Approved Dec. 31, 1987
Key Bank of Oregon Portland	Friendsview Manor Office	Newberg	Dec. 31, 1987	Approved Dec. 31, 1987

BRANCHES AUTHORIZED

Name and Location of Branch	*Bank*	*Cert. No.*	*Authorized*	*Open*
Nimbus Center Branch 10115 S.W. Nimbus Ave. Beaverton, OR. 97075	Oregon First Bank	415	Aug. 7, 1986	Jan. 12, 1987
Kruse Woods Branch 5285 S.W. Meadows Rd. Suite 148 Lake Oswego, OR. 97035	Oregon First Bank	422	Aug. 7, 1986	Jan. 26, 1987
Medford Branch 220 E. 10th Street Medford, OR. 97501	Valley of The Rogue	423*	May 8, 1987	May 8, 1987
Newberg Office 1815 Portland Rd. P.O. Box 850 Newberg, OR. 97132	Western Security Bank	424*	Jun. 30, 1987	Jun. 30, 1987
Friendsview Manor Office 1301 E. Fulton Street Newberg, OR. 97132	Western Security Bank	425*	Jun. 30, 1987	Jun. 30, 1987
Redmond Branch 404 N. Fifth Street Redmond, OR. 97756	Juniper Banking Company	426	Oct. 1, 1987	Oct. 5, 1987
Eugene Office 260 Country Club Rd. Eugene, OR. 97401	Siuslaw Valley Bank	427	Nov. 16, 1987	Nov. 24, 1987
Lake Grove Office 16099 SW Boones Ferry Road Lake Oswego, OR. 97034	Key Bank of Oregon	428*	Dec. 14, 1987	Dec. 14, 1987
Lake Oswego Office 25 S. State Street Lake Oswego, OR. 97034	Key Bank of Oregon	429*	Dec. 14, 1987	Dec. 14, 1987
Clackamas Center Office 8305 SE Monterey Portland, OR. 97266	Key Bank of Oregon	430*	Dec. 14, 1987	Dec. 14, 1987
State Street Office 416 State Street Salem, OR. 97308	Key Bank of Oregon	431*	Dec. 31, 1987	Jan. 1, 1988
Albany Office 225 SW Washington Albany, OR. 97321	Key Bank of Oregon	432*	Dec. 31, 1987	Jan. 1, 1988
Lebanon Office 75 East Grant Lebanon, OR. 97355	Key Bank of Oregon	433*	Dec. 31, 1987	Jan. 1, 1988
Santiam Valley Office 609 Main St. Lyons, OR. 97358	Key Bank of Oregon	434*	Dec. 31, 1987	Jan. 1, 1988
Battle Creek Office 4545 Commercial St. Salem, OR. 97308	Key Bank of Oregon	435*	Dec. 31, 1987	Jan. 1, 1988

BRANCHES AUTHORIZED – Continued

Name and Location of Branch	*Bank*	*Cert. No.*	*Authorized*	*Open*
Broadway Office 2955 Broadway NE Salem, OR. 97308	Key Bank of Oregon	436*	Dec. 31, 1987	Jan. 1, 1988
Candalaria Office 2715 Commercial St. SE Salem, OR. 97302	Key Bank of Oregon	437*	Dec. 31, 1987	Jan. 1, 1988
Lancaster Office 750 Lancaster Dr. Salem, OR. 97308	Key Bank of Oregon	438*	Dec. 31, 1987	Jan. 1, 1988
West Salem Office 1500 Edgewater NW Salem, OR. 97308	Key Bank of Oregon	439*	Dec. 31, 1987	Jan. 1, 1988
Turner Office 7760 Third St. Turner, OR. 97392	Key Bank of Oregon	440*	Dec. 31, 1987	Jan. 1, 1988
Newberg Office 1815 Portland Rd. Newberg, OR. 97132	Key Bank of Oregon	441*	Dec. 31, 1987	Jan. 1, 1988
Friendsview Manor Office 1301 E. Fulton St. Newberg, OR. 97132	Key Bank of Oregon	442*	Dec. 31, 1987	Jan. 1, 1988

*Branches established as a result of mergers.

BRANCHES CLOSED

Name and Location of Branch	*Parent Bank*	*Cert. No.*	*Date Closed*
Beaverton Valley West Branch 4650 SW Griffith Dr. P.O. Box 160 Beaverton, OR. 97005	Oregon First Bank	232	Jan. 9, 1987
Mountain Park Plaza Branch 11830 S.W. Kerr Parkway, Suite R Lake Oswego, OR. 97034	Oregon First Bank	269	Jan. 23, 1987
North Harrisburg Office 155 N. 3rd, P.O. Box 245 Harrisburg, OR. 97446	Key Bank of Oregon	420	Jan. 23, 1987
South Harrisburg Office 685 S. 3rd, P.O. Box 225 Harrisburg, OR. 97446	Key Bank of Oregon	280	Jan. 23, 1987
Eugene Office 899 Pearl, P.O. Box 10328 Eugene, OR. 97440	Key Bank of Oregon	371	Jan. 23, 1987
5th & B Office 310 N. 5th, P.O. Box 676 Springfield, OR. 97477	Key Bank of Oregon	414	Jan. 23, 1987
Central Beaverton Office 4200 S.W. Watson Ave. P.O. Box 40 Beaverton, OR. 97075	Key Bank of Oregon	360	Jan. 23, 1987

BRANCHES CLOSED – Continued

Name and Location of Branch	*Parent Bank*	*Cert. No.*	*Date Closed*
Friendsview Manor Branch 1301 E. Fulton Street Newberg, OR. 97132	Newberg State Bank	358	Jun. 30, 1987
Depoe Bay Branch 488 N.E. Highway 101 Depoe Bay, OR. 97341	Pacific State Bank	334	Sep. 30, 1987
Lake Oswego Office 25 S. Street Lake Oswego, OR. 97034	Key Bank of Oregon	429	Dec. 31, 1987
Clackamas Center Office 8305 SE Monterey Portland, OR. 97266	Key Bank of Oregon	430	Dec. 31, 1987

BRANCH APPLICATIONS WITHDRAWN

Name and Location of Branch	*Bank*	*Date Withdrawn*
Newberg Office . . . . . Near Intersection/Springbrook & Hwy. 99W	Key Bank of Oregon*	Jun. 23, 1987

*Applicant was Pacific Western Bank which merged with and into Key Bank of Oregon on Nov. 7, 1986.

CHANGE OF NAME – CHANGE OF LOCATION
CHANGE OF STATUS

From	*To*	*Effective Date*
Medford State Bank 220 E. 10th Street Medford, OR. 97501	Medford Branch of Valley of The Rogue Bank	May 8, 1987
Newberg State Bank 1815 Portland Rd. P.O. Box 850 Newberg, OR. 97132	Newberg Office of Western Security Bank	Jun. 30, 1987
Lewis & Clark State Bank 16099 SW Boones Ferry Road Lake Oswego, OR. 97034	Lake Grove Office of Key Bank of Oregon	Dec. 14, 1987
Lake Oswego Office of Lewis & Clark State Bank 25 S. State St. Lake Oswego, OR. 97034	Lake Oswego Office of Key Bank of Oregon	Dec. 14, 1987
Clackamas Center Office of Lewis & Clark State Bank 8305 SE Monterey Portland, OR. 97266	Clackamas Center Office of Key Bank of Oregon	Dec. 14, 1987
Western Security Bank 416 State Street P.O. Box 2246 Salem, OR. 97308	State Street Office of Key Bank of Oregon	Dec. 31, 1987
Albany Office of Western Security Bank 225 SW Washington P.O. Box 219 Albany, OR. 97321	Albany Office of Key Bank of Oregon	Dec. 31, 1987
Lebanon Office of Western Security Bank 75 East Grant Lebanon, OR. 97355	Lebanon Office of Key Bank of Oregon	Dec. 31, 1987
Santiam Valley Office of Western Security Bank 609 Main Street P.O. Box 272 Lyons, OR. 97358	Santiam Valley Office of Key Bank of Oregon	Dec. 31, 1987
Battle Creek Office of Western Security Bank 4545 Commercial St. SE P.O. Box 2309 Salem, OR. 97308	Battle Creek Office of Key Bank of Oregon	Dec. 31, 1987
Broadway Branch of Western Security Bank 2955 Broadway NE P.O. Box 2067 Salem, OR. 97308	Broadway Office of Key Bank of Oregon	Dec. 31, 1987
Candalaria Branch of Western Security Bank 3715 Commercial St. SE P.O. Box 3286 Salem, OR. 97302	Candalaria Office of Key Bank of Oregon	Dec. 31, 1987

CHANGE OF NAME – CHANGE OF LOCATION
CHANGE OF STATUS – Continued

From	*To*	*Effective Date*
Lancaster Office of Western Security Bank 750 Lancaster Dr. NE P.O. Box 1086 Salem, OR. 97308	Lancaster Office of Key Bank of Oregon	Dec. 31, 1987
West Salem Office of Western Security Bank 1500 Edgewater St. NW P.O. Box 2165 Salem, OR. 97308	West Salem Office of Key Bank of Oregon	Dec. 31, 1987
Cascade Office of Western Security Bank 7760 Third Street P.O. Box 406 Turner, OR. 97392	Turner Office of Key Bank of Oregon	Dec. 31, 1987
Newberg Office of Western Security Bank 1815 Portland Rd. P.O. Box 850 Newberg, OR. 97132	Newberg Office of Key Bank of Oregon	Dec. 31, 1987
Friendsview Manor Office of Western Security Bank 1301 E. Fulton St. Newberg, OR. 97132	Friendsview Manor Office of Key Bank of Oregon	Dec. 31, 1987

BANKS DISCONTINUING BUSINESS
(Via Merger, Conversion, Closure, or Change of Name)

Name and Location	*Disposition*	*Effective Date*
Medford State Bank Medford	Merged with and into Valley of the Rogue Bank, Rogue River.	May 8, 1987
Newberg State Bank Newberg	Merged with and into Western Security Bank, Salem.	Jun. 30, 1987
Bank of Corvallis Corvallis	Sale and acquisition by United States National Bank.	Sep. 30, 1987
Pacific State Bank Lincoln City	Sale and acquisition by United States National Bank.	Sep. 30, 1987
Lewis & Clark State Bank Lake Oswego	Closed by Deputy Administrator; FDIC appointed Receiver. Key Bank of Oregon was the successor purchaser of deposit liabilities and certain assets. On December 14, 1987 bank became the Lake Grove Office of Key Bank of Oregon.	Dec. 11, 1987
Western Security Bank Salem	Merged with and into Key Bank of Oregon, Portland.	Dec. 31, 1987

BANKS HAVING INSURANCE POWERS

Name and Location of Bank	*Division Approval Date*
The Oregon Bank P.O. Box 3066 Portland, OR. 97208	Oct. 1, 1987
Oregon First Bank P.O. Box 2882 Portland, OR. 97208	Oct. 7, 1987
United Savings Bank P.O. Box 868 Salem, OR. 97308	Oct. 20, 1987
Yaquina Bay Bank P.O. Box 1770 Newport, OR. 97365	Dec. 2, 1987

REGISTERED BANK HOLDING COMPANIES

Holding Company	*Location*	*Subsidiary Banks*	*Location*
American Pacific Bankcorp	Portland	Santiam Valley Bank	Aumsville
Baker Boyer Bancorp	Walla Walla, WA	Bank of Commerce	Milton-Freewater
CCB Financial Corporation	Sandy	Clackamas County Bank	Sandy
CG Bancorp	Cottage Grove	The Cottage Grove Bank	Cottage Grove
Commercial Bancorp	Salem	The Commercial Bank	Salem
First Interstate Bancorp	Los Angeles, CA	First Interstate Bank of Oregon, N.A.	Portland
Key Bancshares of Alaska, Inc.	Anchorage, AK	Key Bank of Oregon	Portland
Moore Financial Group, Inc.	Boise, Idaho	Oregon First Bank	Portland
National Security Bank Holding Co.	Newport	National Security Bank	Newport
Security Pacific Corporation	Los Angeles, CA	The Oregon Bank	Portland
Rainier Bancorporation	Seattle, WA	Rainier Bank Oregon, N.A.	Portland
Security Bank Holding Company	Coos Bay	Security Bank	Coos Bay
U.S. Bancorp	Portland	First National Bank of Oregon	Canby
		United States National Bank of Oregon	Portland
United Bancorp	Roseburg	Douglas National Bank	Roseburg
VRB Bancorp	Rogue River	Valley of the Rogue Bank	Rogue River
Valley Community Bancorp	McMinnville	Valley Community Bank	McMinnville
Valley National Bancorp	Forest Grove	Valley National Bank of Oregon	Forest Grove
Valley West Bancorp	Springfield	Centennial Bank	Springfield
West Coast Bancorp	Newport	The Bank of Newport	Newport
Woodburn Bancorp	Woodburn	Woodburn State Bank	Woodburn

FEDERAL RESERVE MEMBER BANKS

Name of Bank	*Location*
Santiam Valley Bank	Aumsville
Home Valley Bank	Cave Junction
Great Western Bank	Dallas
Oregon Pacific Banking Co.	Florence
Farmers and Merchants Bank	Forest Grove
Tri-County Banking Co.	Junction City
Valley Community Bank	McMinnville
Jefferson State Bank	Medford
Yaquina Bay Bank	Newport
The Prineville Bank	Prineville

CONSOLIDATED REPORTS

of

Condition of All Banks in Oregon

and Five-year Comparative Growth Analysis

Compiled as of

December 31, 1987

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE COMMERCIAL BANKS (INCLUDING DOMESTIC SUBSIDIARIES) AND FIVE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	ALL AMOUNTS EXPRESSED IN THOUSANDS OF DOLLARS 1983	1984	1985	1986	1987	% of Change
INTEREST INCOME:						
Real estate loan income	$ 0	$ 83,649	$ 92,088	$ 81,760	$101,721	24.41
Depository inst. loan income	0	0	0	0	0	0.00
Agriculture and farm loan income	0	3,423	2,912	4,755	5,629	18 38
Installment loan income	0	33,854	24,105	19,918	21,416	7.52
Other individual loan income	0	25,013	21,135	13,005	27,386	110.58
Credit cards and related plan income	0	1,125	15,468	9,910	13,692	38.16
Commercial and all other loan income	300,594	179,212	162,075	120,497	132,828	10.23
Lease financing receivables income	1,251	1,229	822	687	506	−26.35
Due from depository interest domestic	4,846	6,109	7,512	7,769	6,853	−11.79
Due from depository interest foreign	0	0	0	0	0	0.00
Total securities interest & dividends	76,029	83,159	80,416	55,749	59,606	6.92
Assets in trading accounts interest	0	174	535	521	547	4.99
Fed funds sold and sec. purch. interest	20,044	19,672	15,367	13,498	11,947	−11.49
Total interest income	$ 402,764	$436,619	$422,435	$328,069	$382,131	16.48
INTEREST EXPENSE:						
Nontransaction TCD 100,000 or more	$ 39,926	$ 34,765	$ 25,238	$ 18,569	$ 16,133	−13.12
Nontransaction all other time dep	187,184	222,146	211,474	155,537	158,461	1.88
Deposits in foreign offices interest	0	0	0	0	0	0.00
Fed funds purch. and sec. sold expense	9,474	12,379	7,554	3,491	5,606	60.58
U.S. TR. and other borrowings interest	1,299	2,850	2,652	1,263	1,755	38.95
Mortgage and capitalized lease interest	2,665	1,682	1,310	689	532	−22.79
Subordinated notes and deb. interest	3,031	3,304	2,959	1,660	647	−61.02
Total interest expense	$ 243,579	$277,126	$251,187	$181,209	$183,134	1.06
Net interest income	$ 159,185	$159,493	$171,248	$146,860	$198,997	35.50
Provision for loan and lease losses	$ 33,473	$ 20,454	$ 20,654	$ 18,061	$ 33,528	85.64
Provision for allocated transfer risk	$ 0	$ 0	$ 0	$ 0	$ 0	0.00
NON-INTEREST INCOME:						
Income from fiduciary activities	$ 4,992	$ 4,079	$ 4,615	$ 3,948	$ 5,102	29.23
Service charges on deposit accounts	23,208	24,341	25,543	20,080	25,082	24.91
Trading gains (losses), fees fgn. exch.	0	93	140	106	147	38.68
Other foreign transaction gains (losses)	0	3	19	7	57	714.29
Gains (losses), fees trading accounts	0	483	967	906	630	−30.46
Other noninterest income	17,901	21,414	25,752	22,103	22,941	3.79
Total noninterest income	$ 46,101	$ 50,613	$ 57,036	$ 47,150	$ 53,959	14.44
NON-INTEREST EXPENSE:						
Salaries and employee benefits	$ 90,292	$ 92,474	$ 93,246	$ 76,230	$ 92,559	21.42
Expense of premises and fixed assets	32,233	32,074	33,355	25,599	30,823	20.41
Other noninterest expense	62,419	64,986	73,856	59,486	78,698	32.30
Total noninterest expense	$ 184,944	$189,534	$200,457	$161,315	$202,080	25.27
Income (loss) before taxes and extr.	$ −13,131	$ 118	$ 7,173	$ 14,634	$ 17,348	18.55
Applicable income taxes	−4,941	−867	4,416	9,095	6,233	−31.47
Income (loss) before extr and adj	$ −8,190	$ 985	$ 2,757	$ 5,539	$ 11,115	100.67
Extraordinary items and adj. gross	$ 294	$ 472	$ 4,043	$ 1,427	$ 13,181	823.69
Applicable income taxes	1	135	0	−280	0	−100.00
Extraordinary items and adj. net	$ 293	$ 337	$ 4,043	$ 1,707	$ 13,181	672.17
Net income (loss)	$ −7,897	$ 1,322	$ 6,800	$ 7,246	$ 24,296	235.30
Cash dividends/net income	N/A	248.86	50.11	54.54	33.49	
Net income/capital	N/A	0.52	2.59	2.68	8.66	
Net income/assets	N/A	0.03	0.16	0.17	0.55	

Banks not included: United Savings Bank
Canadian Imperial Bank of Commerce
The Bank of Nova Scotia
The Bank of Tokyo, Ltd.
The Hongkong and Shanghai Banking Corp.
The Royal Bank of Canada

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1987

City	STATE BANKS	ASSETS							
		Cash & Due From Banks	Securities	Federal Funds Sold	Loans & Leases Less Unearned Income	Loss Reserves	Net Loans & Leases	Bank Premises Furniture & Fixtures	Other Real Estate
Arlington	Bank of Eastern Oregon	5,817	8,860	600	16,645	323	16,322	532	34
Astoria	Bank of Astoria	2,730	5,029	3,200	30,948	249	30,699	772	0
Aumsville	American Pacific Bank	1,439	974	1,365	6,888	115	6,773	370	25
Bend	Bank of the Cascades	3,625	6,127	500	23,861	237	23,624	1,008	102
Cave Junction	Home Valley Bank	1,222	2,711	1,700	5,738	43	5,695	354	0
Central Point	Crater Bank	1,517	3,011	1,000	8,535	107	8,428	690	406
Coos Bay	Security Bank	8,791	24,590	0	44,178	601	43,577	2,621	668
Coos Bay	Western Bank	40,237	82,736	38,960	151,505	2,452	149,053	7,898	3,267
Corvallis	Benton County Bank	1,203	4,927	2,050	10,744	107	10,637	588	136
Corvallis	Citizens Bank	3,529	16,621	4,500	40,353	251	40,102	1,971	576
Cottage Grove	The Cottage Grove Bank	939	1,782	600	6,689	56	6,633	481	90
Creswell	Community Bank of Creswell	3,948	3,434	3,200	9,248	74	9,174	461	5
Dallas	Bank of Willamette Valley	1,600	5,274	0	11,297	86	11,211	302	85
Dallas	Great Western Bank	1,035	989	690	1,411	29	1,382	188	0
Eugene	Pacific Continental Bank	2,028	3,706	1,850	19,203	252	18,951	975	0
Florence	Siuslaw Valley Bank	5,994	18,164	1,453	26,902	232	26,670	1,725	707
Florence	Oregon Pacific Banking Company	4,475	6,476	725	12,528	199	12,329	826	426
Forest Grove	Farmers and Merchants Bank	3,128	16	400	6,758	145	6,613	421	176
Grants Pass	Family Bank of Commerce	1,873	4,028	2,075	11,466	187	11,279	776	244
Hermiston	Inland Empire Bank	6,888	24,919	2,300	61,805	710	61,095	1,903	1,280
Hillsboro	Tualatin Valley Bank	1,699	98	1,100	8,726	50	8,676	667	115
Joseph	Bank of Wallowa County	3,812	2,114	120	6,785	253	6,532	631	163
Junction City	Tri-County Banking Co.	1,066	1,797	860	8,600	70	8,530	883	167
Klamath Falls	South Valley State Bank	5,368	7,030	3,450	35,929	402	35,527	1,187	509
Madras	Juniper Banking Company	1,581	2,694	1,500	8,528	305	8,223	751	140
Medford	Jefferson State Bank	8,209	745	5,800	18,262	215	18,047	814	450
Merlin	Colonial Banking Company	3,702	1,319	0	15,240	12	15,228	1,164	654
Milton-Freewater	Bank of Commerce	2,667	13,516	2,450	24,233	239	23,994	574	0
Myrtle Point	Bank of Myrtle Point	1,559	6,289	200	5,072	92	4,980	161	79
McMinnville	Valley Community Bank	1,285	1,877	1,650	7,071	238	6,833	770	233
Newport	The Bank of Newport	2,730	14,522	1,375	50,106	708	49,398	1,468	344
Newport	Yaquina Bay Bank	7,384	4,902	3,310	14,792	263	14,529	685	553
Portland	The Royal Bank of Canada	804	0	550	224,901	0	224,901	0	0
Portland	The Hongkong & Shanghai Banking Corp.	3,498	0	0	106,836	0	106,836	0	0
Portland	The Oregon Bank	136,495	87,008	41,100	629,341	18,039	611,302	16,724	15,367
Portland	Key Bank of Oregon	75,547	173,912	10,000	796,091	11,252	778,839	20,456	4,923
Portland	Oregon First Bank	17,223	47,933	8,155	196,916	2,249	194,667	5,262	261
Portland	The Bank of Tokyo Ltd.	3,533	522	0	211,094	0	211,094	237	0
Portland	Canadian Imperial Bank of Commerce	3,166	45	0	50,112	0	50,112	455	0
Portland	The Bank of Nova Scotia	20,249	0	0	43,759	0	43,759	0	0
Portland	American State Bank	3,650	2,811	4,350	4,405	52	4,353	432	432
Prineville	The Prineville Bank	1,415	1,737	867	8,748	123	8,625	665	0
Reedsport	Pacific Security Bank	1,856	18,872	2,800	13,870	53	13,817	507	33
Rogue River	Valley of the Rogue Bank	15,414	6,662	2,500	39,963	573	39,390	2,233	188
Roseburg	South Umpqua State Bank	7,688	49,154	0	41,119	663	40,456	1,697	507
Salem	The Commercial Bank	12,910	59,573	0	96,617	1,265	95,352	3,362	360
Salem	Western Security Bank	13,810	11,717	8,590	86,999	1,853	85,146	5,393	868
Salem	United Savings Bank	20,545	12,021	14,220	146,136	258	145,878	2,524	1,440
Sandy	Clackamas County Bank	2,032	14,597	2,880	25,213	184	25,029	833	540
Springfield	Centennial Bank	6,059	12,513	3,361	54,571	402	54,169	1,122	1,113
The Dalles	Columbia River Banking Company	2,665	4,475	200	14,370	177	14,193	368	34
Woodburn	Woodburn State Bank	3,020	737	3,500	6,254	67	6,187	62	303
	Total – All State Chartered Bank	494,859	785,566	191,966	3,501,361	46,512	3,454,849	96,747	38,003

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets	Total Assets	% of Change Year to Date	Noninterest-Bearing Deposits	Interest-Bearing Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes & Debentures	Capital	Surplus	Undivided Profits	Total Capital
497	32,662	-4.63	2,883	26,111	0	234	0	780	1,850	835	3,435
981	43,411	-1.54	6,694	33,117	0	242	0	1,447	1,375	538	3,358
119	11,065	-.65	1,980	8,732	0	77	0	400	905	-1,029	276
489	35,475	10.60	9,490	23,329	0	289	0	500	1,200	667	2,367
143	11,825	5.36	1,889	8,584	0	42	0	720	293	297	1,310
68	15,120	8.42	3,462	10,386	25	151	0	504	576	16	1,096
1,851	82,098	0.08	12,987	60,729	3,675	766	0	1,158	2,177	606	3,941
4,589	326,740	2.24	65,054	237,019	786	5,933	0	4,951	4,801	8,196	17,948
255	19,796	4.45	3,697	14,295	0	101	0	450	950	303	1,703
800	68,099	2.53	12,513	46,555	1,849	1,125	0	2,108	2,892	1,057	6,057
173	10,698	1.60	2,959	6,692	0	98	0	500	250	199	949
219	20,441	17.40	3,811	14,860	0	213	0	200	950	407	1,557
337	18,809	4.65	3,840	13,097	0	111	0	150	700	911	1,761
43	4,237	6.11	583	2,499	0	19	0	559	559	18	1,136
277	27,787	-7.46	6,831	18,394	0	306	150	658	1,181	267	2,106
614	55,327	9.86	6,256	43,595	0	231	850	993	2,007	1,395	4,395
373	25,630	7.74	3,303	19,729	0	125	0	823	844	806	2,473
89	10,843	-2.68	1,218	8,971	0	65	0	206	329	54	589
180	20,455	13.09	4,634	13,753	0	240	0	600	900	328	1,828
1,569	99,954	-1.18	14,560	77,368	0	1,395	0	577	3,657	2,397	6,631
90	12,445	8.09	1,680	10,294	0	111	0	818	978	-1,436	360
169	13,541	-8.42	1,091	11,921	0	61	0	427	450	-409	468
264	13,567	3.37	2,098	9,915	0	85	0	700	700	69	1,469
1,204	54,275	19.98	7,480	42,578	271	646	15	1,574	1,276	435	3,285
212	15,101	0.96	3,211	9,954	0	405	0	902	902	-273	1,531
300	34,365	1.64	7,319	24,179	0	226	0	750	750	1,141	2,641
334	22,401	2.96	4,016	15,766	0	1,065	0	750	750	54	1,554
776	43,977	-7.63	4,945	34,218	0	387	0	300	2,700	1,427	4,427
194	13,462	6.66	1,392	10,927	0	98	200	349	309	187	845
202	12,850	-13.52	1,475	10,468	0	111	0	701	1,188	-1,093	796
1,361	71,198	11.96	7,650	57,870	0	620	0	900	2,436	1,722	5,058
328	31,691	24.92	7,078	22,458	0	207	0	826	783	339	1,948
2,068	228,323	-47.48	1,141	2,872	0	224,310	0	0	0	0	0
1,750	112,084	100.26	1,401	20,871	9,000	80,812	0	0	0	0	0
112,382	1,020,378	6.09	205,288	564,851	100,556	96,192	3,000	5,355	49,472	-4,336	50,491
30,696	1,094,373	9.59	216,550	746,820	31,265	24,731	0	1,013	61,758	12,236	75,007
3,243	276,744	1.09	32,224	217,458	7,449	2,081	0	200	12,800	4,532	17,532
711,532	926,918	-33.92	3,541	901,721	0	21,656	0	0	0	0	0
219,206	272,984	16.52	8,388	259,082	2,970	2,544	0	0	0	0	0
1,365,793	1,429,801	193.21	552	1,421,806	0	7,413	0	0	0	0	0
117	15,945	0.12	8,105	5,661	0	481	0	400	600	698	1,698
174	13,481	-1.48	3,202	8,846	0	67	0	687	624	55	1,366
520	38,405	19.35	7,016	27,350	0	1,097	0	407	2,093	442	2,942
597	66,984	21.05	14,681	46,952	0	369	0	1,105	2,228	1,649	4,982
1,881	101,383	19.74	12,737	81,759	0	1,124	0	235	3,165	2,363	5,763
2,811	174,368	-7.99	26,938	133,328	0	1,175	0	1,924	5,720	5,283	12,927
3,146	128,670	1.94	29,242	88,599	0	3,563	0	1,213	7,059	-1,006	7,266
2,287	198,915	-9.78	6,899	160,877	0	14,158	0	1,650	12,008	3,323	16,981
856	46,767	1.23	6,165	36,775	0	253	0	310	1,790	1,474	3,574
695	79,032	18.59	18,546	50,509	4,022	831	836	1,010	2,920	358	4,288
230	22,365	16.75	3,131	17,505	0	343	0	414	786	186	1,386
183	13,992	-7.44	3,573	8,542	0	61	0	594	1,100	122	1,816
2,479,267	7,541,257	6.59	827,429	5,750,547	161,868	499,045	5,051	43,768	205,739	47,810	297,317

CONSOLIDATED REPORTS OF CONDITION

Compiled as of

All amounts expressed

City	NATIONAL BANKS	Cash & Due From Banks	Securities	Federal Funds Sold	Loans & Leases Less Unearned Income	Loss Reserves	Net Loans & Leases	Bank Premises Furniture & Fixtures	Other Real Estate
		ASSETS							
Canby	First National Bank of Oregon	1,587	12,646	5,400	16,144	156	15,988	747	0
Forest Grove	Valley National Bank of Oregon	4,904	28,423	4,630	50,196	916	49,280	2,553	44
Newport	National Security Bank	2,420	31,908	3,600	35,014	721	34,293	891	381
Portland	The Bank of California, N.A.	36,795	0	0	144,410	0	144,410	0	0
Portland	First Interstate Bank of Oregon, N.A.	892,807	1,329,273	1,900	3,237,463	83,278	3,154,185	85,840	23,404
Portland	United States National Bank of Oregon	723,610	1,046,251	613,970	5,246,566	58,535	5,188,031	73,246	619
Portland	Rainier Bank Oregon, N.A.	5,002	5,372	0	208,583	6,408	202,175	2,597	8,936
Roseburg	Douglas National Bank	7,256	25,471	440	33,523	581	32,942	2,306	193
Salem	Pioneer Trust Bank, N.A.	3,987	46,026	2,100	23,729	207	23,522	549	0
	Total – National Banks	1,678,338	2,525,370	632,040	8,995,628	150,802	8,844,826	168,729	33,577
	GROWTH ANALYSIS								
	Five Year Totals – All State Chartered Banks in Oregon 12-31-87	494,859	785,566	191,966	3,501,361	46,512	3,454,849	96,747	38,003
	12-31-86	488,950	834,312	197,929	3,480,580	35,900	3,444,680	103,389	53,563
	12-31-85	452,810	869,658	259,628	3,504,675	33,805	3,470,870	108,860	61,705
	12-31-84	429,383	908,036	206,436	3,723,215	31,790	3,691,425	115,388	69,552
	12-31-83	476,244	952,315	191,779	4,326,252	33,902	4,292,350	126,019	50,615
	Increase Between 12-31-86 & 12-31-87	5,909	−48,746	−5,963	20,781	10,612	10,169	−6,642	−15,560
	Percent of Change	1.21	−5.84	−3.01	0.60	29.56	0.30	−6.42	−29.06
	Five Year Totals – National Banks in Oregon 12-31-87	1,678,338	2,525,370	632,040	8,995,628	150,802	8,844,826	168,729	33,577
	12-31-86	1,953,720	2,240,259	1,196,035	8,703,479	94,285	8,609,194	166,467	49,856
	12-31-85	1,416,915	2,021,069	859,357	8,431,069	85,761	8,345,308	167,523	77,589
	12-31-84	1,618,866	1,349,359	833,450	7,708,835	73,454	7,635,381	161,840	87,709
	12-31-83	1,080,525	1,516,639	469,288	6,545,880	60,610	6,485,270	183,349	78,636
	Increase Between 12-31-86 & 12-31-87	−275,382	285,111	−563,995	292,149	56,517	235,632	2,262	−16,278
	Percent of Change	−14.10	12.73	−47.16	3.36	59.94	2.74	1.36	−32.65
	Five Year Totals – All Banks in Oregon 12-31-87	2,173,197	3,310,936	824,006	12,496,989	197,314	12,299,675	265,476	71,580
	12-31-86	2,442,670	3,074,571	1,393,964	12,184,059	130,185	12,053,874	269,856	103,418
	12-31-85	1,869,725	2,890,727	1,118,985	11,935,744	119,566	11,816,178	276,383	139,294
	12-31-84	2,048,249	2,257,395	1,039,886	11,432,050	105,244	11,326,806	277,228	157,261
	12-31-83	1,556,769	2,468,954	661,067	10,872,132	94,512	10,777,620	309,368	129,251
	Increase Between 12-31-86 & 12-31-87	−269,473	236,365	−569,958	312,930	67,129	245,801	−4,380	−31,838
	Percent of Change	−11.03	7.69	−40.89	2.57	51.56	2.04	−1.62	−30.79

ALL NATIONAL BANKS IN OREGON

December 31, 1987

In thousands of dollars

			LIABILITIES								
Other Assets	Total Assets	% of Change Year to Date	Noninterest-Bearing Deposits	Interest-Bearing Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes & Debentures	Capital	Surplus	Undivided Profits	Total Capital
352	36,690	-15.18	4,480	28,454	0	169	0	2,250	1,337	0	3,587
1,246	91,080	-4.35	13,163	70,666	0	845	0	920	1,996	3,490	6,406
1,004	74,497	1.66	8,177	58,631	0	570	0	911	911	5,297	7,119
8,309	189,514	-39.39	26,920	154,288	0	8,006	0	300	0	0	300
176,439	5,663,848	-2.80	1,099,913	3,609,821	392,632	173,968	19,000	53,131	132,109	183,274	368,514
352,112	7,997,839	-5.54	1,133,231	4,659,514	1,164,081	466,520	15,705	36,547	64,910	457,331	558,788
9,453	233,535	998.47	21,907	153,937	36,320	2,568	0	9,694	12,392	-3,283	18,803
1,264	69,872	5.24	12,470	48,266	1,014	3,302	1,000	2,116	546	1,158	3,820
1,543	77,727	1.04	10,497	55,166	0	1,283	0	1,075	2,425	7,281	10,781
551,722	14,434,602	-3.66	2,330,758	8,838,743	1,594,047	657,231	35,705	106,944	216,626	654,548	978,118
2,479,267	7,541,257	6.59	827,429	5,750,547	161,868	499,045	5,051	43,768	205,739	47,810	297,317
1,952,511	7,075,334	11.14	1,077,158	5,054,841	68,758	581,550	8,473	46,891	196,607	41,056	284,554
1,142,855	6,366,386	-18.74	736,139	4,597,458	92,081	651,196	22,590	58,197	163,934	44,791	266,922
2,414,121	7,834,341	-14.37	728,605	5,912,828	137,228	766,333	32,105	62,344	159,671	35,227	257,242
3,060,151	9,149,473	-.01	760,921	6,861,774	102,605	1,116,176	39,366	67,159	154,981	46,491	268,631
526,756	465,923		-249,729	695,706	93,110	-82,505	-3,422	-3,123	9,132	6,754	12,763
26.98	6.59		-23.18	13.76	135.42	-14.19	-40.39	-6.66	4.64	16.45	4.49
551,722	14,434,602	-3.66	2,330,758	8,838,743	1,594,047	657,231	35,705	106,944	216,626	654,548	978,118
767,332	14,982,862	8.31	2,524,313	8,456,312	1,973,088	1,076,570	39,705	97,232	204,963	610,659	912,874
946,048	13,833,809	9.41	2,049,058	7,726,869	1,904,969	1,273,994	43,705	95,805	204,606	534,803	835,214
957,570	12,644,175	10.81	2,125,128	7,397,189	1,100,666	1,219,681	47,705	94,010	201,821	457,975	753,806
1,597,156	11,410,863	8.09	1,882,383	6,794,984	1,046,021	943,126	51,871	94,710	176,121	421,647	692,478
-215,610	-548,260		-193,555	382,431	-379,041	-419,339	-4,000	9,712	11,643	43,889	65,244
-28.10	-3.66		-7.67	4.52	-19.21	-38.95	-10.07	9.99	5.68	7.19	7.15
3,030,989	21,975,859	-.37	3,158,187	14,589,290	1,755,915	1,156,276	40,756	150,712	422,365	702,358	1,275,435
2,719,843	22,058,196	9.20	3,601,471	13,511,153	2,041,846	1,658,120	48,178	144,123	401,590	651,715	1,197,428
2,088,903	20,200,195	-1.36	2,785,197	12,324,327	1,997,050	1,925,190	66,295	154,002	368,340	579,594	1,102,136
3,371,691	20,478,516	-.40	2,853,733	13,310,017	1,237,894	1,986,014	79,810	156,354	361,492	493,202	1,011,048
4,657,307	20,560,336	4.33	2,643,304	13,656,758	1,148,626	2,059,302	91,237	161,869	331,102	468,138	961,109
311,146	-82,337		-443,284	1,078,137	-285,931	-501,844	-7,422	6,589	-20,775	50,643	78,007
11.44	-.37		-12.31	7.98	-14.00	-30.27	-15.41	4.57	5.17	7.77	6.51

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES
Listed by Counties and Cities, Showing Deposits and Loans and Discounts
All amounts expressed in thousands of dollars.
As of December 31, 1987

Individual office loan figures may not reflect actual loan activity in a community, as many institutions are centralizing their accounting. In addition, marketing of a significant portion of their loan portfolios on a regular basis to institutional investors can mislead the reader in assumptions as to loan-to-deposit ratios and market share concepts. The loan figures, therefore, represent only those loans housed at the respective offices. It does not take into account loans housed in regional or head offices or loans made and sold to others or loans made and sold and being serviced at the office, branch or regional.

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
BAKER COUNTY							
Baker	Baker Branch, FIOR, N.A.	$ 27,550	−6.67	31.25	$ 9,464	16.00	32.8
Baker	Baker Branch, USNB	43,648	−1.39	49.51	15,354	41.00	53.3
Baker	Baker Branch, Western Bank	6,722	10.12	7.63	2,291	−24.01	7.9
Halfway	Halfway Branch, USNB	10,233	4.84	11.61	1,697	994.83	5.8
	Totals for Baker County	$ 88,153	−1.66		$ 28,806	29.65	
BENTON COUNTY							
Corvallis	Benton County Bank	$ 17,992	4.06	7.42	$ 10,744	−1.01	8.9
Corvallis	Citizens Bank	32,626	3.52	13.45	34,143	9.31	28.2
Corvallis	Circle Boulevard Office, Citizens Bank	12,061	133.64	4.97	4,382	139.97	3.6
Corvallis	University Office, Citizens Bank	9,133	−31.03	3.77	8	−99.83	0.0
Corvallis	Corvallis Branch, FIOR, N.A. –	59,962	−5.01	24.72	19,148	5.15	15.8
Corvallis	Corvallis Branch, The Oregon Bank	5,566	−12.13	2.29	2,544	−27.95	2.1
Corvallis	Corvallis Branch, USNB	50,189	−8.43	20.69	42,509	125.75	35.2
Corvallis	North Corvallis Branch, USNB	16,595	NEW	6.84	24	NEW	0.0
Monroe	Monroe Branch, FIOR, N.A.	11,211	9.51	4.62	1,041	20.62	0.8
Philomath	Philomath Office, Citizens Bank	5,248	−43.12	2.16	1,820	999.99+	1.5
Philomath	Philomath Branch, FIOR, N.A.	21,948	4.18	9.05	4,401	21.97	3.6
	Totals for Benton County	$242,531	−1.83		$120,764	15.72	
CLACKAMAS COUNTY							
Boring	Boring Office, Clackamas County Bank	$ 8,907	2.39	0.95	$ 4,817	−12.73	1.3
Canby	Canby Union Branch, FIOR, N.A.	29,062	8.83	3.09	7,172	−6.02	1.9
Canby	First National Bank of Oregon	32,934	−16.87	3.50	16,144	−13.73	4.4
Canby	Canby Office, Key Bank of Oregon	15,563	5.06	1.65	1	−87.50	0.0
Clackamas	Clackamas Branch, FIOR, N.A.	26,409	1.07	2.80	8,799	−21.80	2.4
Clackamas	Damascus Office, Key Bank of Oregon	7,443	5.69	0.79	0	−100.00	0.0
Clackamas	Clackamas Branch, USNB	18,476	23.95	1.96	24,897	999.99+	6.8
Clackamas	Clackamas Town Center Branch, USNB	3,286	21.16	0.35	3	200.00	0.0
Estacada	Estacada Office, Key Bank of Oregon	13,376	3.92	1.42	3,287	11.08	0.9
Estacada	Estacada Branch, USNB	7,213	6.33	0.77	11,253	999.99+	3.0
Gladstone	Gladstone Branch, FIOR, N.A.	6,168	18.66	0.66	1	100.00	0.0
Gladstone	Gladstone Branch, USNB	22,700	2.32	2.41	17,157	58.89	4.7
Lake Grove	Lake Grove Branch, FIOR, N.A.	23,820	7.59	2.53	5,339	108.88	1.4
Lake Grove	Lake Grove Branch, Rainier Bank Oregon, N.A.	8,872	NEW	0.94		NEW	0.0
Lake Grove	Lake Grove Branch, USNB	32,463	1.80	.345	61,382	511.19	16.8
Lake Oswego	Lake Oswego Branch, FIOR, N.A.	16,778	24.38	1.78	4,745	34.15	1.3
Lake Oswego	South Lake Center Branch, FIOR, N.A.	0	NEW	0.00	0	NEW	0.0
Lake Oswego	Lake Grove Office, Key Bank of Oregon	8,890	NEW	0.94	13	NEW	0.0
Lake Oswego	Lake Oswego Office, Key Bank of Oregon	11,234	−4.55	1.19	5	150.00	0.0
Lake Oswego	Lake Oswego Office (temp.), Key Bank of Oregon	4,207	NEW	0.45	0	NEW	0.0
Lake Oswego	Kruse Wood Branch, Oregon First Bank	8,588	NEW	0.91	1,829	NEW	0.5
Lake Oswego	Lake Grove Branch, The Oregon Bank	16,922	0.06	1.80	357	999.99+	0.1
Lake Oswego	Lake Oswego Branch, The Oregon Bank	34,247	−13.30	3.64	17,817	−21.72	4.9
Lake Oswego	Kruse Way Branch, USNB	15,721	29.68	1.67	47	999.99+	0.0
Milwaukie	82nd & King Road Branch, FIOR, N.A.	13,024	11.62	1.38	3	200.00	0.0
Milwaukie	Milwaukie Office, Key Bank of Oregon	57,294	12.12	6.08	31,045	11.98	8.5
Milwaukie	Southgate Office, Key Bank of Oregon	18,552	−.85	1.97	13	550.00	0.0
Milwaukie	Willamette View Manor Office, Key Bank of Oregon	6,856	10.22	0.73	0	0.00	0.0
Milwaukie	Milwaukie Branch, Oregon First Bank	10,705	−9.91	1.14	4,347	−25.62	1.1
Milwaukie	Milwaukie Branch, The Oregon Bank	13,177	6.43	1.40	7,224	−14.13	1.9
Milwaukie	Rose Villa Branch, The Oregon Bank	9,424	−1.40	1.00	0	NEW	0.0
Milwaukie	Westwood Branch, USNB	21,259	−.39	2.26	8,878	999.99+	2.4
Molalla	Molalla Branch, FIOR, N.A.	24,934	−3.94	2.65	3,466	−14.25	0.9
Molalla	Molalla Branch, The Commercial Bank	14,189	−3.06	1.51	5,119	9.84	1.4
Molalla	Molalla Branch, USNB	9,111	7.42	0.97	7,410	999.99+	2.0

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
CLACKAMAS COUNTY – Continued							
Oak Grove	Oak Grove Branch, FIOR, N.A.	32,203	−2.56	3.42	6,732	−3.09	1.8
Oak Grove	Oak Grove Office, Key Bank of Oregon	16,186	4.81	1.72	2	−60.00	0.0
Oak Grove	Oak Grove Branch, USNB	23,322	8.15	2.48	2,157	448.85	0.5
Oregon City	Beavercreek Road Branch, FIOR, N.A.	13,908	1.62	1.48	1,993	16.34	0.5
Oregon City	North Oregon City Branch, FIOR, N.A.	10,165	−.61	1.08	1	−99.97	0.0
Oregon City	Oregon City Branch (Main), FIOR, N.A.	28,602	−52.17	3.04	7,175	−13.11	1.9
Oregon City	Hilltop Office, Key Bank of Oregon	5,634	6.80	0.60	1	0.00	0.0
Oregon City	Oregon City Office, Key Bank of Oregon	7,246	−12.78	0.77	0	0.00	0.0
Oregon City	Oregon City Branch, The Oregon Bank	8,152	−17.51	0.87	237	999.99+	0.0
Oregon City	Hilltop Branch, USNB	16,914	−1.38	1.80	4	−20.00	0.0
Oregon City	Oregon City Branch, USNB	54,546	0.88	5.79	23,778	999.99+	6.5
Portland	Town Center Branch, FIOR, N.A.	8,495	26.80	0.90	135	999.99+	0.0
Portland	Clackamas Center Office, Key Bank of Oregon	3,814	NEW	0.41	2	NEW	0.0
Portland	King-Linwood Branch, USNB	16,877	5.04	1.79	0	−100.00	0.0
Sandy	Clackamas County Bank	28,910	1.14	3.07	20,395	2.94	5.6
Sandy	Sandy Branch, USNB	8,777	24.05	0.93	15,561	999.99+	4.2
Welches	Hoodland Office, Clackamas County Bank	5,123	2.48	0.54	1	−50.00	0.0
Wemme	Wemme Branch, USNB	5,492	19.39	0.58	1,358	999.99+	0.3
West Linn	West Linn Branch, FIOR, N.A.	14,100	1.83	1.50	1,837	49.71	0.5
West Linn	West Linn Office, Key Bank of Oregon	5,424	1.82	0.58	1	100.00	0.0
West Linn	West Linn Branch, The Oregon Bank	6,746	0.97	0.72	120	999.99+	0.0
Wilsonville	Charbonneau Branch, FIOR, N.A.	8,469	38.38	0.90	675	100.29	0.1
Wilsonville	Wilsonville Branch, FIOR, N.A.	12,950	14.52	1.38	3,009	2.17	0.8
Wilsonville	Wilsonville Branch, The Oregon Bank	6,478	−5.74	0.69	137	NEW	0.0
Wilsonville	Wilsonville Branch, USNB	21,292	−.85	2.26	25,968	999.99+	7.1
	Totals for Clackamas County	$941,629	−.82		$363,849	70.74	
CLATSOP COUNTY							
Astoria	Bank of Astoria	$ 19,959	2.79	10.64	$ 19,193	9.54	25.8
Astoria	Downtown Branch, Bank of Astoria	6,822	−21.67	3.64	0	−100.00	0.0
Astoria	Astoria Branch, FIOR, N.A.	39,279	−9.12	20.94	6,845	20.70	9.2
Astoria	Astoria Branch, USNB	44,855	−9.23	23.92	15,605	7.61	21.0
Cannon Beach	Cannon Beach Branch, USNB	8,608	8.01	4.59	2,433	48.08	3.2
Seaside	Seaside Branch, Bank of Astoria	13,030	2.71	6.95	11,755	−1.87	15.8
Seaside	Seaside Branch, FIOR, N.A.	24,408	−1.25	13.01	3,021	4.75	4.0
Seaside	Seaside Branch, USNB	17,456	9.00	9.31	10,558	511.70	14.2
Warrenton	Warrenton Branch, USNB	13,140	−11.84	7.01	4,744	765.69	6.4
	Totals for Clatsop County	$187,557	−4.82		$ 74,154	31.30	
COLUMBIA COUNTY							
Clatskanie	Clatskanie Branch, USNB	$ 10,655	8.74	8.03	$ 2,479	354.02	8.9
Clatskanie	Clatskanie Branch, Western Bank	13,164	−.82	9.92	1,206	−15.18	4.3
Rainier	Rainier Branch, The Oregon Bank	9,495	−2.70	7.16	117	105.26	0.4
Rainier	Rainier Branch, USNB	5,647	17.91	4.26	1,498	727.62	5.4
Scappoose	Scappoose Branch, Western Bank	9,989	5.05	7.53	0	NEW	0.0
St. Helens	St. Helens Branch, FIOR, N.A.	15,121	11.92	11.40	2,557	−2.06	9.2
St. Helens	South St. Helens Branch, USNB	9,355	−.11	7.05	0	−100.00	0.0
St. Helens	St. Helens Branch, USNB	30,273	−3.71	22.82	12,960	170.00	47.0
St. Helens	St. Helens Branch, Western Bank	16,274	5.85	12.27	4,474	5.71	16.2
Vernonia	Vernonia Branch, Farmers and Merchants Bank	3,061	2.16	2.31	455	−5.20	1.6
Vernonia	Vernonia Branch, USNB	9,615	2.80	7.25	1,816	999.99+	6.5
	Totals for Columbia County	$132,649	2.69		$ 27,562	91.70	
COOS COUNTY							
Bandon	Bandon Branch, Security Bank	$ 10,956	−4.02	3.28	$ 7,424	1.15	5.0
Bandon	Bandon Branch, Western Bank	24,101	5.09	7.22	6,847	7.62	4.6
Coos Bay	Coos Bay Branch, FIOR, N.A.	41,601	9.71	12.46	13,058	127.29	8.8
Coos Bay	Security Bank	4,688	79.06	1.40	1,278	6.58	0.8
Coos Bay	Bunker Hill Branch, Security Bank	7,121	−18.64	2.13	10,751	12.72	7.2
Coos Bay	Coos Bay Branch, USNB	44,506	0.76	13.33	17,169	18.55	11.5
Coos Bay	Western Bank	3,819	−27.95	1.14	23,037	30.32	15.5
Coos Bay	Coos Bay Branch, Western Bank	24,414	2.55	7.31	24,642	−23.75	16.6
Coos Bay	Empire Branch, Western Bank	9,407	0.76	2.82	0	NEW	0.0

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
COOS COUNTY – Continued							
Coos Bay	South Second Street Branch, Western Bank	0	0.00	0.00	0	0.00	0.0
Coquille	Coquille Branch, FIOR, N.A.	21,698	7.94	6.50	1,071	−12.71	0.7
Coquille	Coquille Branch, Security Bank	11,702	−13.71	3.51	5,724	25.38	3.8
Coquille	Coquille Valley Branch, USNB	14,705	8.07	4.41	4,982	70.32	3.3
Lakeside	Lakeside Branch, USNB	5,271	11.10	1.58	1,144	999.99+	0.7
Myrtle Point	Bank of Myrtle Point	12,319	5.01	3.69	5,072	−2.92	3.4
Myrtle Point	Myrtle Point Branch, Security Bank	25,442	−1.60	7.62	6,333	−13.15	4.2
North Bend	North Bend Branch, FIOR, N.A.	26,950	9.20	8.07	3,337	29.64	2.2
North Bend	North Bend Branch, Security Bank	7,899	2.79	2.37	7,276	25.27	4.9
North Bend	Broadway-Newmark Branch, USNB	9,051	−22.79	2.71	3	200.00	0.0
North Bend	North Bend Branch, USNB	18,689	9.89	5.60	8,995	442.84	6.0
North Bend	North Bend Branch, Western Bank	9,461	13.42	2.83	0	NEW	0.0
	Totals for Coos County	$333,800	2.61		$148,143	17.63	
CROOK COUNTY							
Prineville	Prineville Branch, FIOR, N.A.	$ 42,125	7.61	54.71	$ 31,458	35.20	64.2
Prineville	The Prineville Bank	9,267	−5.37	12.04	6,761	−11.98	13.8
Prineville	Prineville Branch, USNB	20,725	−5.24	26.92	9,892	999.99+	20.1
Prineville	Prineville Branch, Western Bank	4,877	9.03	6.33	879	−33.30	1.7
	Totals for Crook County	$ 76,994	2.27		$ 48,990	51.16	
CURRY COUNTY							
Brookings	Brookings Branch, FIOR, N.A.	$ 15,304	5.99	15.07	$ 3,756	10.40	11.4
Brookings	Brookings Branch, USNB	32,409	−6.28	31.92	13,218	46.28	40.2
Brookings	Brookings Branch, Western Bank	10,869	−15.61	10.71	4,099	−19.04	12.4
Gold Beach	Gold Beach Branch, FIOR, N.A.	17,936	−16.50	17.67	1,324	−2.14	4.0
Gold Beach	Gold Beach Branch, Western Bank	11,882	−17.27	11.70	5,036	−11.61	15.3
Harbor	Brookings-Harbor Branch, Security Bank	5,908	12.42	5.82	5,392	8.97	16.4
Port Orford	Port Orford Branch, FIOR, N.A.	7,213	−11.39	7.10	3	200.00	0.0
	Totals for Curry County	$101,521	−8.65		$ 32,828	11.27	
DESCHUTES COUNTY							
Bend	Bank of the Cascades	$ 16,991	7.87	4.56	$ 16,045	17.34	7.6
Bend	South Country Branch, Bank of the Cascades	4,214	28.04	1.13	3,658	62.86	1.7
Bend	Bend Branch (Main), FIOR, N.A.	51,902	1.24	13.93	37,839	142.26	18.1
Bend	Bend River Branch, FIOR, N.A.	0	0.00	0.00	0	0.00	0.0
Bend	East Bend Branch, FIOR, N.A.	29,745	6.25	7.98	5,580	−45.83	2.6
Bend	Bend Branch, The Oregon Bank	9,684	−4.36	2.60	2,865	5.56	1.3
Bend	Bend Branch, United Savings Bank	10,627	0.42	2.85	43	30.30	0.0
Bend	Bend Branch, USNB	50,743	−.12	13.62	29,649	−45.41	14.2
Bend	Deschutes Country Branch, USNB	14,302	4.02	3.84	30,113	999.99+	14.4
Bend	Northgate Branch, USNB	5,274	29.35	1.42	2	−98.49	0.0
Bend	Third & Arthur Branch, USNB	6,522	1.24	1.75	17,749	999.99+	8.5
Bend	Bend Branch, Western Bank	16,796	0.82	4.51	17,793	1.81	8.5
Bend	Pilot Butte Branch, Western Bank	4,442	11.91	1.19	0	0.00	0.0
Bend	South Bend Branch, Western Bank	5,803	7.22	1.56	0	0.00	0.0
La Pine	La Pine Branch, The Prineville Bank	2,781	14.91	0.75	1,987	58.57	0.9
La Pine	La Pine Branch, USNB	18,357	−2.90	4.93	5,771	846.06	2.7
Redmond	Redmond Branch, FIOR, N.A.	16,502	18.62	4.43	3,468	13.85	1.6
Redmond	Redmond Branch, Juniper Banking Company	1,181	NEW	0.32	798	NEW	0.3
Redmond	Redmond Branch, United Savings Bank	16,812	−7.53	4.51	146	−15.60	0.0
Redmond	Redmond Branch, USNB	57,372	5.54	15.40	20,446	−32.16	9.8
Redmond	Redmond Branch, Western Bank	11,101	3.32	2.98	4,669	11.00	2.2
Sisters	Sisters Branch, Bank of the Cascades	4,711	7.40	1.26	2,024	77.23	0.9
Sisters	Sisters Branch, USNB	9,878	1.87	2.65	5,905	999.99+	2.8
Sunriver	Sunriver Branch, Bank of the Cascades	6,903	7.74	1.85	2,134	−10.71	1.0
Sunriver	Sunriver Branch, FIOR, N.A.		NEW	0.00		NEW	0.0
	Totals for Deschutes County	$372,643	3.76		$208,684	29.98	
DOUGLAS COUNTY							
Canyonville	Canyonville Branch, South Umpqua State Bank	$ 25,692	18.14	5.22	$ 4,378	−16.27	2.2
Drain	Drain Branch, Douglas National Bank	3,493	−11.59	0.71	179	−32.70	0.0

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
DOUGLAS COUNTY – Continued							
Drain	Drain Branch, USNB	21,843	–.24	4.44	5,070	999.99+	2.5
Glendale	Glendale Branch, South Umpqua State Bank	5,442	–11.18	1.11	0	NEW	0.0
Glide	Glide Branch, Douglas National Bank	3,362	0.17	0.68	64	–28.08	0.0
Myrtle Creek	Myrtle Creek Branch, South Umpqua State Bank	13,682	15.00	2.78	2,378	–14.15	1.2
Myrtle Creek	Myrtle Creek Branch, USNB	18,354	6.77	3.73	14,545	999.99+	7.3
Oakland	Oakland Branch, FIOR, N.A.	8,598	5.60	1.75	2	100.00	0.0
Reedsport	Pacific Security Bank	34,366	18.18	6.98	13,870	17.17	6.9
Reedsport	Reedsport Branch, The Oregon Bank	21,401	6.80	4.35	3,998	–4.23	2.0
Riddle	Riddle Branch, FIOR, N.A.	9,782	6.34	1.99	1,268	44.41	0.6
Roseburg	Douglas National Bank	30,655	2.88	6.23	32,445	6.74	16.3
Roseburg	Riverside Branch, Douglas National Bank	7,300	7.74	1.48	246	–7.51	0.1
Roseburg	Linus Oakes Branch, FIOR, N.A.	0	NEW	0.00	0	NEW	0.0
Roseburg	Roseburg Branch, FIOR, N.A.	76,121	–14.81	15.47	31,594	–20.53	15.8
Roseburg	Timber Branch, FIOR, N.A.	27,319	–26.42	5.55	11,346	–31.29	5.7
Roseburg	South Umpqua State Bank	36,260	25.12	7.37	34,363	48.21	17.2
Roseburg	Valley Mall Branch, South Umpqua State Bank	6,259	120.46	1.27	0	NEW	0.0
Roseburg	Garden Valley Branch, USNB	18,475	12.57	3.75	2	–66.66	0.0
Roseburg	Roseburg Branch, USNB	78,859	8.96	16.02	38,083	–6.57	19.1
Sutherlin	Sutherlin Branch, Douglas National Bank	5,491	14.03	1.12	208	–14.04	0.1
Sutherlin	Sutherlin Branch, FIOR, N.A.	21,827	12.97	4.43	4,406	13.32	2.2
Sutherlin	Sutherlin Branch, South Umpqua State Bank	7,161	6.89	1.45	0	NEW	0.0
Winston	Winston Branch, Douglas National Bank	10,435	21.88	2.12	381	–21.11	0.1
	Totals for Douglas County	$492,177	3.47		$198,826	9.95	
GILLIAM COUNTY							
Arlington	Bank of Eastern Oregon	$ 6,947	–6.23	40.31	$ 3,688	–18.87	77.6
Condon	Condon Branch, FIOR, N.A.	10,288	1.66	59.69	1,063	–5.00	22.3
	Totals for Gilliam County	$ 17,235	–1.67		$ 4,751	–16.13	
GRANT COUNTY							
John Day	John Day Branch, FIOR, N.A.	$ 27,366	21.68	49.25	$ 2,605	–17.32	41.2
John Day	Grant County Branch, USNB	21,901	3.25	39.41	3,717	36.35	58.7
Prairie City	Prairie City Branch, FIOR, N.A.	6,299	6.76	11.34	1	0.00	0.0
	Totals for Grant County	$ 55,566	12.02		$ 6,323	7.57	
HARNEY COUNTY							
Burns	Burns Branch, FIOR, N.A.	$ 12,126	–.09	18.86	$ 2,909	–13.98	8.9
Burns	Harney County Branch, USNB	52,184	14.41	81.14	29,729	379.42	91.0
	Totals for Harney County	$ 64,310	11.36		$ 32,638	240.58	
HOOD RIVER COUNTY							
Hood River	Hood River Branch, FIOR, N.A.	$ 41,939	–.12	46.83	$ 8,011	19.78	21.5
Hood River	Hood River Main Office, Key Bank of Oregon	10,590	–2.92	11.83	4,598	1.23	12.3
Hood River	Hood River Branch, USNB	25,530	–2.65	28.51	24,592	251.56	66.0
Hood River	Hood River Heights Branch, USNB	11,492	0.62	12.83	11	–99.05	0.0
	Totals for Hood River County	$ 89,551	–1.09		$ 37,212	91.98	
JACKSON COUNTY							
Ashland	Ashland Branch, FIOR, N.A.	$ 44,296	6.69	7.17	$ 6,752	31.54	2.0
Ashland	Ashland Branch, USNB	25,391	–2.83	4.11	15,370	999.99+	4.7
Ashland	Ashland Branch, Valley of the Rogue Bank	7,210	0.64	1.17	5,615	–.14	1.7
Ashland	Ashland Branch, Western Bank	7,073	–7.17	1.15	2,282	21.12	0.7
Central Point	Crater Bank	10,721	12.99	1.74	8,535	9.25	2.6
Central Point	Central Point Branch, FIOR, N.A.	27,861	0.43	4.51	4,956	7.34	1.5
Central Point	Central Point Branch, USNB	16,140	–14.76	2.61	1,738	–49.69	0.5
Eagle Point	Eagle Point Branch, Western Bank	6,044	12.97	0.98	0	–100.00	0.0
Gold Hill	Gold Hill Branch, Western Bank	4,259	–.79	0.69	0	0.00	0.0
Jacksonville	Jacksonville Branch, Crater Bank	1,997	–7.97	0.32	0	NEW	0.0
Jacksonville	Jacksonville Branch, USNB	16,491	4.81	2.67	3,586	999.99+	1.1

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
JACKSON COUNTY – Continued							
Medford	Rogue Valley Mall Branch, Crater Bank	1,130	24.44	0.18	0	NEW	0.0
Medford	Medford Main Branch, FIOR, N.A.	79,740	2.39	12.91	66,395	80.16	20.2
Medford	So. Riverside Branch, FIOR, N.A.	14,807	4.31	2.40	1,759	12.68	0.5
Medford	West Medford Branch, FIOR, N.A.	13,584	4.04	2.20	956	14.35	0.2
Medford	Jefferson State Bank	28,114	1.78	4.55	18,141	9.62	5.5
Medford	Stewart Avenue Branch, Jefferson State Bank	3,384	−15.27	0.55	121	−47.39	0.0
Medford	Downtown Branch, The Oregon Bank	11,444	10.21	1.85	402	999.99+	0.1
Medford	East Medford Branch, The Oregon Bank	14,975	−1.44	2.43	160	999.99+	0.0
Medford	Rogue Valley Branch, The Oregon Bank	16,994	0.30	2.75	7,464	−11.25	2.2
Medford	Medford Main Branch, USNB	110,930	−6.34	17.96	109,294	27.22	33.4
Medford	North Medford Branch, USNB	17,211	0.20	2.79	32	−95.14	0.0
Medford	Rogue Valley Manor Branch, USNB	6,412	13.91	1.04	21,542	999.99+	6.5
Medford	South Medford Branch, USNB	14,133	2.68	2.29	28	−95.06	0.0
Medford	Medford Branch, Valley of the Rogue Bank	10,437	NEW	1.69	7,807	NEW	2.3
Medford	Crater Branch, Western Bank	17,619	3.16	2.85	20,398	−.20	6.2
Medford	Downtown Medford Branch, Western Bank	10,777	−3.22	1.75	0	NEW	0.0
Phoenix	Phoenix Branch, FIOR, N.A.	16,956	3.71	2.75	1,062	−1.93	0.3
Phoenix	Phoenix Branch, Valley of the Rogue Bank	4,811	12.35	0.78	6,253	31.53	1.9
Rogue River	Rogue River Branch, Colonial Banking Company	4,578	1.32	0.74	2	0.00	0.0
Rogue River	Valley of the Rogue Bank	21,385	−1.40	3.46	9,651	8.20	2.9
Shady Cove	Shady Cove Branch, Western Bank	6,342	7.00	1.03	913	−6.26	0.2
Talent	Talent Branch, Valley of the Rogue Bank	3,064	8.65	0.50	2,207	−15.73	0.6
White City	White City Branch, FIOR, N.A.	21,205	−2.17	3.43	3,848	12.81	1.1
	Totals for Jackson County	$617,515	−.62		$327,269	41.13	
JEFFERSON COUNTY							
Madras	Madras Branch, FIOR, N.A.	$ 16,468	3.45	25.00	$ 2,482	24.10	11.8
Madras	Juniper Banking Company	11,984	−7.20	18.20	7,730	5.47	37.0
Madras	Madras Branch, USNB	37,408	−4.85	56.80	10,659	999.99+	51.0
	Totals for Jefferson County	$ 65,860	−3.35		$ 20,871	114.94	
JOSEPHINE COUNTY							
Cave Junction	Home Valley Bank	$ 10,473	6.63	3.65	$ 5,738	21.20	4.7
Cave Junction	Illinois Valley Branch, Western Bank	10,528	0.32	3.67	3,567	−11.22	2.9
Grants Pass	South Grants Pass Branch, Colonial Banking Co.	4,971	34.97	1.73	4	−83.33	0.0
Grants Pass	Family Bank of Commerce	18,387	12.12	6.41	11,466	6.41	9.5
Grants Pass	Grants Pass Branch, FIOR, N.A.	69,835	−13.13	24.34	20,177	37.10	16.7
Grants Pass	South Grants Pass Branch, FIOR, N.A.	16,353	9.34	5.70	1,089	34.44	0.9
Grants Pass	Beacon Hill Branch, The Oregon Bank	7,302	7.11	2.55	115	999.99+	0.1
Grants Pass	Grants Pass Main Branch, The Oregon Bank	52,393	−7.99	18.26	9,720	19.66	8.0
Grants Pass	Redwood Branch, The Oregon Bank	5,263	8.42	1.83	168	999.99+	0.1
Grants Pass	Grants Pass Branch, USNB	61,416	−1.04	21.41	44,706	109.68	37.1
Grants Pass	South Grants Pass Branch, USNB	5,023	1.68	1.75	2	−99.73	0.0
Grants Pass	Fruitdale Branch, Valley of the Rogue Bank	14,726	−1.00	5.13	8,430	0.42	7.0
Merlin	Colonial Banking Company	10,233	−12.56	3.57	15,234	23.50	12.6
	Totals for Josephine County	$286,903	−3.70		$120,416	40.00	
KLAMATH COUNTY							
Klamath Falls	Klamath Falls Branch, FIOR, N.A.	$ 67,439	24.61	23.65	$ 19,243	5.91	16.4
Klamath Falls	North Klamath Falls Branch, FIOR, N.A.	0	0.00	0.00	0	0.00	0.0
Klamath Falls	So. Sixth Street Branch, FIOR, N.A.	33,069	12.66	11.59	4,307	18.16	3.6
Klamath Falls	South Valley State Bank	30,399	30.82	10.66	26,211	23.61	22.3
Klamath Falls	Main Street Branch, South Valley State Bank	19,659	4.58	6.89	9,718	32.39	8.2
Klamath Falls	Klamath Falls Branch, USNB	52,775	−2.46	18.50	44,271	−3.48	37.7
Klamath Falls	Shasta Way Branch, USNB	16,956	19.09	5.95	305	21.51	0.2
Klamath Falls	Town & Country Branch, USNB	21,912	14.06	7.68	2	−99.74	0.0
Klamath Falls	Klamath Falls Branch, Western Bank	15,720	1.38	5.51	8,531	−8.19	7.2
Klamath Falls	Shasta Plaza Branch, Western Bank	7,620	9.23	2.67	0	NEW	0.0
Merrill	Merrill Branch, FIOR, N.A.	19,654	−8.42	6.89	4,638	−12.75	3.9
	Totals for Klamath Falls	$285,203	10.97		$117,226	4.78	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

	Bank Name and Location	Deposits	% of Change	% of County	Loans	% of Change	% of County
LAKE COUNTY							
Lakeview	Lakeview Branch, FIOR, N.A.	$ 35,366	5.36	61.20	$ 6,642	−3.50	67.3
Lakeview	Lakeview Branch, USNB	22,418	23.15	38.80	3,223	−9.31	32.6
	Totals for Lake County	$ 57,784	11.61		$ 9,865	−3.48	
LANE COUNTY							
Coburg	Coburg Office, Key Bank of Oregon	$ 3,739	12.51	0.33	$ 10	NEW	0.0
Cottage Grove	Cottage Grove Branch, FIOR, N.A.	30,908	−.26	2.73	2,676	−18.61	0.4
Cottage Grove	Cottage Grove Office, Siuslaw Valley Bank	5,600	−.72	0.49	3,945	−70.78	0.7
Cottage Grove	The Cottage Grove Bank	9,651	1.47	0.85	6,689	27.82	1.2
Cottage Grove	Cottage Grove Branch, USNB	15,647	−1.52	1.38	17,746	609.55	3.2
Creswell	Community Bank of Creswell	18,671	18.48	1.65	9,248	1.57	1.7
Eugene	Valley River Branch, Centennial Bank	13,008	26.40	1.15	9,527	31.77	1.7
Eugene	West 11th Branch, Centennial Bank	21,648	7.90	1.91	17,807	24.70	3.2
Eugene	18th & Oak Branch, FIOR, N.A.	25,267	−4.14	2.23	5,670	11.28	1.0
Eugene	29th & Portland Branch, FIOR, N.A.	11,251	14.16	0.99	4	33.33	0.0
Eugene	Beltine & Barger Branch, FIOR, N.A.	11,429	18.01	1.01	994	18.75	0.1
Eugene	Cal Young Branch, FIOR, N.A.	20,720	10.22	1.83	2,365	14.30	0.4
Eugene	Coburg Road Branch, FIOR, N.A.	24,755	1.53	2.19	3,601	14.53	0.6
Eugene	Eugene Main Branch, FIOR, N.A.	125,525	−11.90	11.09	37,549	−74.76	6.9
Eugene	River Road Branch, FIOR, N.A.	28,519	7.92	2.52	3,859	20.29	0.7
Eugene	University Branch, FIOR, N.A.	16,776	1.29	1.48	5,885	36.35	1.0
Eugene	Valley River Center, FIOR, N.A.	11,138	27.23	0.98	178	91.39	0.0
Eugene	West Eugene Branch, FIOR, N.A.	39,377	2.13	3.48	8,477	24.95	1.5
Eugene	18th & Chambers Office, Key Bank of Oregon	10,760	11.17	0.95	19	999.99+	0.0
Eugene	30th & Hilyard Office, Key Bank of Oregon	6,135	10.86	0.54	1	0.00	0.0
Eugene	Coburg Road Office, Key Bank of Oregon	7,555	17.42	0.67	0	−100.00	0.0
Eugene	Emerald Office, Key Bank of Oregon	10,783	−1.87	0.95	2	100.00	0.0
Eugene	Eugene Main Office, Key Bank of Oregon	28,491	−10.25	2.52	28,653	12.47	5.3
Eugene	River Road Office, Key Bank of Oregon	7,467	6.08	0.66	1	0.00	0.0
Eugene	Eugene Branch, Oregon First Bank	13,630	3.36	1.20	2,249	−7.29	0.4
Eugene	Pacific Continental Bank	25,225	−9.71	2.23	19,203	6.83	3.5
Eugene	Eugene Office, Siuslaw Valley Bank	122	NEW	0.01	862	NEW	0.1
Eugene	10th & Lincoln Branch, The Oregon Bank	15,765	−12.20	1.39	5,824	−44.18	1.0
Eugene	29th & Willamette Branch, The Oregon Bank	5,322	−5.53	0.47	92	411.11	0.0
Eugene	17th & Oak Branch, USNB	16,922	−9.54	1.49	42,984	999.99+	7.9
Eugene	29th & Willamette Branch, USNB	20,461	−.97	1.81	7	−97.57	0.0
Eugene	7th & Chambers Branch, USNB	20,561	−4.46	1.82	36,086	999.99+	6.6
Eugene	Bethel-Danebo Branch, USNB	8,870	3.22	0.78	0	−100.00	0.0
Eugene	Eugene Main Branch, USNB	86,496	−9.87	7.64	132,417	−13.46	24.4
Eugene	Oakway-Coburg Branch, USNB	30,828	−.51	2.72	0	−100.00	0.0
Eugene	Oregon Campus Branch, USNB	15,647	19.73	1.38	8,136	999.99+	1.5
Eugene	River Road Branch, USNB	18,135	9.35	1.60	0	−100.00	0.0
Eugene	Santa Clara Branch, USNB	12,405	8.93	1.10	0	−100.00	0.0
Florence	Oregon Pacific Banking Company	23,032	8.37	2.03	12,528	8.28	2.3
Florence	Siuslaw Valley Bank	30,570	18.49	2.70	19,810	175.75	3.6
Florence	Florence Branch, Western Bank	11,700	11.13	1.03	2,727	28.38	0.5
Junction City	Junction City Branch, FIOR, N.A.	13,456	19.16	1.19	4,449	−2.32	0.8
Junction City	Tri-County Banking Co.	8,268	0.02	0.73	8,600	15.11	1.5
Junction City	Junction City Branch, USNB	23,793	4.98	2.10	7,355	2.49	1.3
Mapleton	Mapleton Office, Siuslaw Valley Bank	5,198	1.90	0.46	357	24.39	0.0
Oakridge	Oakridge Branch, FIOR, N.A.	16,352	2.24	1.44	2,695	−8.67	0.5
Pleasant Hill	Pleasant Hill Office, Siuslaw Valley Bank	8,361	−2.82	0.74	1,928	19.67	0.3
Springfield	Centennial Bank	34,399	11.20	3.04	27,237	39.56	5.0
Springfield	Mohawk-Centennial Branch, FIOR, N.A.	34,397	14.95	3.04	2,390	−10.75	0.4
Springfield	Springfield Main Branch, FIOR, N.A.	29,331	−10.43	2.59	2,466	0.85	0.4
Springfield	Springfield Office, Key Bank of Oregon	20,188	−4.52	1.78	4,645	12.98	0.8
Springfield	Thurston Village Office, Key Bank of Oregon	5,348	−.85	0.47	1	−50.00	0.0
Springfield	Mohawk-Northgate Branch, USNB	18,854	5.17	1.67	4	−99.61	0.0
Springfield	Springfield Branch, USNB	34,067	−7.52	3.01	30,208	106.72	5.5
Veneta	West Lane Office, Key Bank of Oregon	15,677	−3.36	1.38	707	65.96	0.1
Veneta	Applegate Branch, Tri-County Banking Co.	3,745	14.24	0.33	0	0.00	0.0
	Totals for Lane County	$1,131,945	0.09		$540,873	1.63	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

	Bank Name and Location	Deposits	% of Change	% of County	Loans	% of Change	% of County
LINCOLN COUNTY							
Depoe Bay	Depoe Bay Branch, The Oregon Bank	$ 3,842	2.09	1.39	$ 14	NEW	0.0
Depoe Bay	Depoe Bay Branch, USNB	3,550	NEW	1.29	3,578	NEW	2.6
Lincoln City	Lincoln City Branch, FIOR, N.A.	25,677	3.18	9.31	3,040	8.03	2.2
Lincoln City	Lincoln City Branch, The Oregon Bank	14,944	-.90	5.42	5,610	-15.32	4.2
Lincoln City	Oceanlake Branch, The Oregon Bank	14,931	-4.31	5.42	215	999.99+	0.1
Lincoln City	Lincoln City Branch, USNB	18,159	NEW	6.59	8,247	NEW	6.1
Newport	National Security Bank	35,822	1.47	12.99	22,772	-10.29	17.0
Newport	The Bank of Newport	41,398	5.66	15.02	44,411	1.30	33.3
Newport	Newport North Branch, The Bank of Newport	16,243	202.13	5.89	5,641	999.99+	4.2
Newport	Yaquina Bay Bank	29,536	24.26	10.71	14,792	26.39	11.0
Siletz	Siletz Branch, National Security Bank	4,428	0.52	1.61	1,295	-3.78	0.9
Toledo	Toledo Branch, National Security Bank	21,671	-.31	7.86	9,800	0.46	7.3
Toledo	Toledo Branch, USNB	15,596	3.95	5.66	10,077	338.51	7.5
Waldport	Waldport Branch, FIOR, N.A.	17,129	9.48	6.21	2,669	21.87	2.0
Waldport	South Lincoln Branch, The Bank of Newport	7,879	-45.68	2.86	54	-98.98	0.0
Yachats	Yachats Branch, National Security Bank	4,887	4.35	1.77	1,147	91.48	0.8
	Totals for Lincoln County	$275,692	4.38		$133,362	9.42	
LINN COUNTY							
Albany	Albany Main Branch, FIOR, N.A.	$ 35,365	1.60	9.41	$ 47,286	132.63	32.4
Albany	Waverly Branch, FIOR, N.A.	19,068	13.48	5.07	2,989	1.90	2.0
Albany	Albany Office, Key Bank of Oregon	35,765	-6.29	9.51	27,677	-13.26	18.6
Albany	East Albany Office, Key Bank of Oregon	6,480	11.13	1.72	1	0.00	0.0
Albany	South Albany Office, Key Bank of Oregon	6,188	5.81	1.65	2	-33.33	0.0
Albany	Albany Community Branch, USNB	45,116	1.87	12.00	27,180	153.80	18.3
Albany	Santiam-Albany Branch, USNB	14,620	-.57	3.89	4	-99.04	0.0
Albany	Albany Office, Western Security Bank	9,440	13.23	2.51	8	-99.86	0.0
Brownsville	Brownsville Office, Key Bank of Oregon	7,139	8.54	1.90	2	100.00	0.0
Halsey	Halsey Office, Key Bank of Oregon	5,570	-4.65	1.48	7,325	-7.98	4.9
Harrisburg	Harrisburg Office, Key Bank of Oregon	25,744	-.53	6.85	4,664	-4.89	3.1
Lebanon	Lebanon Branch, FIOR, N.A.	49,187	2.14	13.09	11,838	38.58	8.0
Lebanon	Lebanon Office, Key Bank of Oregon	25,434	-6.86	6.77	2	0.00	0.0
Lebanon	Lebanon-Southgate Branch, USNB	17,725	5.93	4.72	5,184	789.19	3.5
Lebanon	Lebanon Office, Western Security Bank	2,129	-9.24	0.57	1	-99.83	0.0
Lyons	Santiam Valley Office, Western Security Bank	4,716	2.34	1.26	1	-99.86	0.0
Scio	Scio Branch, FIOR, N.A.	11,474	3.26	3.05	1,747	18.52	1.1
Shedd	Shedd Office, Key Bank of Oregon	4,020	24.41	1.07	0	-100.00	0.0
Sweet Home	Sweet Home Branch, FIOR, N.A.	27,264	0.91	7.25	2,745	7.01	1.8
Sweet Home	Sweet Home Office, Key Bank of Oregon	16,269	4.38	4.33	2,793	23.69	1.8
Sweet Home	Sweet Home Branch, USNB	7,176	11.89	1.91	5,898	194.75	3.9
	Totals for Linn County	$375,889	1.70		$148,047	41.98	
MALHEUR COUNTY							
Nyssa	Nyssa Branch, FIOR, N.A.	$ 21,225	6.38	13.57	$ 6,521	9.70	16.9
Nyssa	Nyssa Branch, USNB	14,558	1.32	9.31	3,436	999.99+	8.9
Ontario	Ontario Branch, FIOR, N.A.	35,287	-7.02	22.56	6,726	6.88	17.4
Ontario	Ontario Branch, USNB	39,195	-.78	25.06	12,204	-48.59	31.6
Ontario	West Park Plaza Branch, USNB	9,697	0.88	6.20	13	-99.21	0.0
Ontario	Treasure Valley Branch, Western Bank	6,774	-1.76	4.33	4,433	0.20	11.4
Vale	Vale Branch, USNB	29,683	3.41	18.98	5,240	244.96	13.5
	Totals for Malheur County	$156,419	-.36		$ 38,573	-11.99	
MARION COUNTY							
Aumsville	American Pacific Bank	$ 7,943	0.02	0.60	$ 6,213	3.34	0.9
Brooks	Brooks Office, Key Bank of Oregon	5,605	12.01	0.43	2	100.00	0.0
Hubbard	Hubbard Office, Key Bank of Oregon	10,667	-6.76	0.81	1	NEW	0.0
Jefferson	Jefferson Office, Key Bank of Oregon	6,711	3.96	0.51	1	-99.97	0.0
Mill City	Mill City Office, American Pacific Bank	2,769	7.03	0.21	675	4.48	0.1
Mill City	Mill City Branch, USNB	20,803	0.74	1.58	5,349	10.24	0.7
Mt. Angel	Mt. Angel Branch, FIOR, N.A.	12,491	-7.86	0.95	4,845	6.95	0.7
Mt. Angel	Mt. Angel Branch, USNB	25,567	-1.04	1.94	6,923	999.99+	1.0
Salem	Candalaria Branch, FIOR, N.A.	20,614	8.84	1.56	6,193	-53.66	0.9
Salem	Capitol Center Branch, FIOR, N.A.	17,338	2.90	1.32	3,119	32.44	0.4
Salem	East Salem Branch, FIOR, N.A.	23,752	3.51	1.80	3,983	-21.17	0.5
Salem	Keizer Branch, FIOR, N.A.	24,073	0.40	1.83	3,635	23.30	0.5

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MARION COUNTY – Continued							
Salem	Lancaster-Silverton Branch, FIOR, N.A.	19,322	13.13	1.47	2,419	1.34	0.3
Salem	Liberty & Skyline Road Branch, FIOR, N.A.	8,229	14.84	0.62	1,901	−14.60	0.2
Salem	Salem Main Branch, FIOR, N.A.	78,636	−4.16	5.97	33,518	−3.21	4.8
Salem	Lancaster & Market Office, Key Bank of Oregon	3,756	83.13	0.29	0	−100.00	0.0
Salem	North Salem Office, Key Bank of Oregon	4,801	10.44	0.36	1	0.00	0.0
Salem	Salem Branch, Oregon First Bank	21,325	1.28	1.62	19,049	2.48	2.7
Salem	Pioneer Trust Bank, N.A.	58,037	−.93	4.41	19.550	6.70	2.8
Salem	Medical Center Branch, Pioneer Trust Bank, N.A.	7,626	6.03	0.58	4,179	10.49	0.6
Salem	The Commercial Bank	58,435	−12.57	4.44	76,848	3.68	11.1
Salem	East Motor Branch, The Commercial Bank	13,170	−5.08	1.00	1,411	20.49	0.2
Salem	Keizer Branch, The Commercial Bank	9,746	−6.88	0.74	2,235	10.26	0.3
Salem	Silverlan Plaza Branch, The Commercial Bank	4,838	−10.17	0.37	973	−2.50	0.1
Salem	South Salem Branch, The Commercial Bank	13,049	−2.45	0.99	5	−96.03	0.0
Salem	25th & Mission Street Branch, The Oregon Bank	3,896	−9.39	0.30	27	NEW	0.0
Salem	Center Street Branch, The Oregon Bank	3,889	−20.85	0.30	1	−66.66	0.0
Salem	Salem Main Branch, The Oregon Bank	13,059	−29.11	0.99	9,194	2.12	1.3
Salem	United Savings Bank	66,603	−23.87	5.06	145,749	−14.85	21.1
Salem	Keizer Branch, United Savings Bank	14,236	−9.40	1.08	86	75.51	0.0
Salem	Lancaster Mall Branch, United Savings Bank	15,508	−9.07	1.18	25	−13.79	0.0
Salem	South Salem Branch, United Savings Bank	15,349	−3.59	1.17	11	−35.29	0.0
Salem	Center & Lancaster Branch, USNB	42,666	7.93	3.24	25,078	192.96	3.6
Salem	Keizer Branch, USNB	24,162	3.43	1.83	3	−99.47	0.0
Salem	Ladd & Bush Branch, USNB	144,647	−4.94	10.98	39,501	−44.44	5.7
Salem	North Salem Branch, USNB	30,290	−4.04	2.30	22,783	999.99+	3.3
Salem	Silverton-Lancaster Branch, USNB	11,355	6.08	0.86	7	−99.50	0.0
Salem	Sunnyslope Branch, USNB	18,930	4.64	1.44	31,493	999.99+	4.5
Salem	University Branch, USNB	31,735	3.17	2.41	19,690	606.49	2.8
Salem	Western Security Bank	24,575	−18.42	1.87	53,822	−2.60	7.8
Salem	Battle Creek Office, Western Security Bank	3,502	5.25	0.27	5	400.00	0.0
Salem	Broadway Branch, Western Security Bank	12,735	−11.61	0.97	8	−99.87	0.0
Salem	Candalaria Branch, Western Security Bank	24,659	−.28	1.87	33,148	391.15	4.8
Salem	Lancaster Office, Western Security Bank	12,866	0.55	0.98	2	−99.97	0.0
Silverton	Silverton Branch, FIOR, N.A.	27,599	4.02	2.10	7,366	21.11	1.0
Silverton	Silverton Office, Key Bank of Oregon	6,082	−1.12	0.46	1	100.00	0.0
Silverton	Silverton Branch, The Commercial Bank	24,269	−6.91	1.84	4,504	17.04	0.6
St. Paul	St. Paul Office, Key Bank of Oregon	3,680	3.22	0.28	0	0.00	0.0
St. Paul	St. Paul Branch, USNB	13,539	1.21	1.03	2,272	42.71	0.3
Stayton	Stayton Branch, FIOR, N.A.	36,547	1.53	2.77	8,063	−22.62	1.1
Stayton	Stayton Office, Key Bank of Oregon	5,841	−9 86	0.44	0	0.00	0.0
Stayton	Stayton Branch, USNB	26,282	0.37	2.00	15,446	118.50	2.2
Turner	Cascade Office, Western Security Bank	6,965	8.69	0.53	1	−99.96	0.0
Woodburn	Woodburn Branch, FIOR, N.A.	33,086	−2.17	2.51	6,715	28.22	0.9
Woodburn	Cascade Office, Key Bank of Oregon	12,138	−12.61	0.92	0	NEW	0.0
Woodburn	Woodburn Main Office, Key Bank of Oregon	30,964	21.39	2.35	43,944	30.83	6.3
Woodburn	Woodburn Branch, United Savings Bank	28,641	−5.85	2.17	76	100.00	0.0
Woodburn	Woodburn Branch, USNB	55,572	2.19	4.22	11,841	27.04	1.7
Woodburn	Woodburn State Bank	12,115	−9.25	0.92	6,254	−10.89	0.9
	Totals for Marion County	$1,317,285	−3.36		$690,144	8.98	
MORROW COUNTY							
Boardman	Boardman Branch, Inland Empire Bank	$ 8,008	14.76	16.65	$ 3,116	−5.48	15.9
Heppner	Heppner Branch, Main Office, Bank of Eastern Oregon	16,674	−5.14	34.66	9,951	12.38	50.9
Heppner	Heppner Branch, FIOR, N.A.	18,046	0.24	37.52	3,478	6.75	17.7
Ione	Ione Branch, Bank of Eastern Oregon	5,373	−5.05	11.17	3,006	−3.46	15.3
	Totals for Morrow County	$ 48,101	−.23		$ 19,551	5.54	
MULTNOMAH COUNTY							
Gresham	242nd & Burnside Branch, FIOR, N.A.	$ 0	0.00	0.00	$ 0	0.00	0.0
Gresham	Gresham Branch, FIOR, N.A.	59,563	−2.32	0.79	12,588	−.09	0.1
Gresham	Gresham Mall Office, Key Bank of Oregon	6,878	22.71	0.09	1	−50.00	0.0
Gresham	Gresham Office, Key Bank of Oregon	27,450	6.72	0.37	13,222	−.80	0.1
Gresham	Gresham Branch, Oregon First Bank	6,449	−15.38	0.09	2,208	−20.83	0.0
Gresham	242nd & SE Stark Branch, Rainier Bank Oregon, N.A.	4,899	NEW	0.07	217	NEW	0.0
Gresham	East Powell Branch, Rainier Bank Oregon, N.A.	32,746	NEW	0.44	14,541	NEW	0.1

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MULTNOMAH COUNTY – Continued							
Gresham	Gresham Branch, The Oregon Bank	6,730	−10.02	0.09	250	999.99+	0.0
Gresham	182nd & Powell Branch, USNB	2,036	38.88	0.03	0	−100.00	0.0
Gresham	East Gresham Branch, USNB	15,930	4.37	0.21	6	−99.04	0.0
Gresham	Gresham Branch, USNB	37,656	5.69	0.50	122,865	196.32	1.5
Milwaukie	Milwaukie Branch, USNB	12,340	−7.70	0.16	81,551	137.57	1.0
Portland	2nd & Yamhill Branch, American State Bank	0	−100.00	0.00	0	−100.00	0.0
Portland	Canadian Imperial Bank of Commerce	267,470	19.51	3.56	50,112	−32.68	0.6
Portland	First Interstate Bank of Oregon, N.A.	316,083	−16.78	4.21	2,177,914	7.60	27.7
Portland	122nd & Halsey Branch, FIOR, N.A.	26,070	3.22	0.35	5,137	8.53	0.0
Portland	26th & East Burnside Branch, FIOR, N.A.	15,501	−.37	0.21	2,695	−16.76	0.0
Portland	39th & Powell Branch, FIOR, N.A.	20,073	−5.40	0.27	2,630	21.25	0.0
Portland	42nd & Going Branch, FIOR, N.A.	32,436	3.79	0.43	3,241	7.14	0.0
Portland	46th & Woodstock Branch, FIOR, N.A.	23,426	16.07	0.31	2,928	15.23	0.0
Portland	Broadway & Grand Branch, FIOR, N.A.	19,174	7.91	0.26	4,089	−11.24	0.0
Portland	Calaroga Terrace Branch, FIOR, N.A.	0	−100.00	0.00	0	NEW	0.0
Portland	East Portland Branch, FIOR, N.A.	63,741	3.95	0.85	11,360	−92.26	0.1
Portland	Fifth & College Branch, FIOR, N.A.	32,229	33.04	0.43	6,528	3.45	0.0
Portland	Fifth & Salmon Branch, FIOR, N.A.	32,339	5.79	0.43	5,127	−85.74	0.0
Portland	Foster-Powell Branch, FIOR, N.A.	23,511	1.10	0.31	792	−49.00	0.0
Portland	Gateway Branch, FIOR, N.A.	37,535	6.24	0.50	7,311	−3.04	0.0
Portland	Hayden Island Branch, FIOR, N.A.	9,460	19.45	0.13	2,855	78.77	0.0
Portland	Holladay Park Plaza Branch, FIOR, N.A.	0	−100.00	0.00	0	NEW	0.00
Portland	Hollywood-Rose City Branch, FIOR, N.A.	49,949	3.72	0.66	10,366	8.32	0.1
Portland	Johns Landing Branch, FIOR, N.A.	19,371	−3.64	0.26	5,852	−3.35	0.0
Portland	Lloyd Center Branch, FIOR, N.A.	49,491	21.18	0.66	12,006	27.65	0.1
Portland	Medical Center Branch, FIOR, N.A.	11,060	13.40	0.15	1,571	13.67	0.0
Portland	Montavilla Branch, FIOR, N.A.	37,454	4.92	0.50	5,081	8.80	0.0
Portland	Moreland-Sellwood Branch, FIOR, N.A.	47,757	4.59	0.64	4,906	15.40	0.0
Portland	N. Denver & Interstate Branch, FIOR, N.A.	33,738	3.03	0.45	5,967	−10.62	0.0
Portland	N.W. 19th & Raleigh Branch, FIOR, N.A.	54,217	9.56	0.72	9,185	14.95	0.1
Portland	N.W. 22nd & Lovejoy Branch, FIOR, N.A.	13,459	−2.62	0.18	3,214	6.67	0.0
Portland	N.W. 29th & Yeon Branch, FIOR, N.A.	26,697	36.90	0.36	3,921	−96.07	0.0
Portland	One Main Place Branch, FIOR, N.A.	18,186	−7.55	0.24	6,820	131.26	0.0
Portland	Parkrose Branch, FIOR, N.A.	13,433	0.83	0.18	2	100.00	0.0
Portland	Peninsula Center, FIOR, N.A.	25,804	9.60	0.34	5,392	37.41	0.0
Portland	Portland Main Branch, FIOR, N.A.	105,467	−14.84	1.40	8,186	−92.63	0.1
Portland	S.E. 103rd & Washington Branch, FIOR, N.A.	18,339	11.05	0.24	4,738	−27.27	0.0
Portland	S.E. 121st & Division Branch, FIOR, N.A.	33,161	6.79	0.44	6,393	−4.88	0.0
Portland	S.E. 181st & Stark Branch, FIOR, N.A.	31,053	13.89	0.41	7,257	50.52	0.0
Portland	S.E. 38th & Hawthorne Branch, FIOR, N.A.	42,498	7.09	0.57	6,021	−15.60	0.0
Portland	S.E. 82nd & Foster Branch, FIOR, N.A.	49,337	2.48	0.66	4,840	12.66	0.0
Portland	S.W. 13th & Barbur Blvd. Branch, FIOR, N.A.	24,972	5.42	0.33	2,613	−13.76	0.0
Portland	S.W. 14th & Morrison Branch, FIOR, N.A.	26,821	−1.43	0.36	2,953	6.07	0.0
Portland	S.W. First & Morrison Branch, FIOR, N.A.	8,733	−7.09	0.12	1	0.00	0.0
Portland	Seventh & Multnomah Branch, FIOR, N.A.	6,323	31.48	0.08	2	−99.90	0.0
Portland	Sixth & Morrison Branch, FIOR, N.A.	48,872	−14.06	0.65	12,017	−17.69	0.1
Portland	Swan Island Branch, FIOR, N.A.	9,548	1.58	0.13	9	80.00	0.0
Portland	Terwilliger Plaza Branch, FIOR, N.A.	0	−100.00	0.00	0	NEW	0.0
Portland	Town Center Terrace Branch, FIOR, N.A.	0	NEW	0.00	0	NEW	0.0
Portland	Walnut Park Branch, FIOR, N.A.	18,206	1.66	0.24	6,596	89.15	0.0
Portland	Key Bank of Oregon	105,972	45.03	1.41	473,620	13.98	6.0
Portland	200 Market Office, Key Bank of Oregon	12,751	27.43	0.17	4	300.00	0.0
Portland	Barbur Boulevard Office, Key Bank of Oregon	20,329	3.38	0.27	31,338	33.21	0.4
Portland	East Morrison Office, Key Bank of Oregon	22,192	4.32	0.30	44,642	999.99+	0.5
Portland	Front & Yamhill Office, Key Bank of Oregon	4,594	−32.28	0.06	2	NEW	0.0
Portland	Gateway Office, Key Bank of Oregon	11,492	1.40	0.15	11	120.00	0.0
Portland	Hillsdale Office, Key Bank of Oregon	11,832	−9.32	0.16	1	−50.00	0.0
Portland	Lloyd Center Tower Office, Key Bank of Oregon	5,353	62.65	0.07	1	NEW	0.0
Portland	Multnomah Office, Key Bank of Oregon	19,094	4.39	0.25	1	0.00	0.0
Portland	Parkside Center Office, Key Bank of Oregon	5,800	9.51	0.08	4	100.00	0.0
Portland	Sixth & Alder Office, Key Bank of Oregon	9,182	−4.11	0.12	7	600.00	0.0
Portland	St. Vincent Office, Key Bank of Oregon	7,918	5.29	0.11	1	0.00	0.0
Portland	Sunset Office, Key Bank of Oregon	13,720	7.75	0.18	2	0.00	0.00
Portland	Oregon First Bank	109,045	−3.95	1.45	155,171	7.28	1.9
Portland	Columbia Plaza Branch, Oregon First Bank	14,144	137.55	0.19	2,499	205.50	0.0
Portland	Ione Plaza Branch, Oregon First Bank	2,946	−9.85	0.04	0	−100.00	0.0
Portland	Lloyd Branch, Oregon First Bank	21,657	−6.93	0.29	2,163	−11.20	0.0
Portland	N.E. 122nd & Halsey Branch, Oregon First Bank	10,300	3.25	0.14	1,261	−5.04	0.0

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

	Bank Name and Location	*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MULTNOMAH COUNTY – Continued							
Portland	Rainier Bank Oregon, N.A.	0	−100.00	0.00	193,825	999.99+	2.4
Portland	Cedar Hill Branch, Rainier Bank Oregon, N.A.	8,250	NEW	0.11	0	NEW	0.0
Portland	Glisan Branch, Rainier Bank Oregon, N.A.	11,975	NEW	0.16	0	NEW	0.0
Portland	Lincoln Center Branch, Rainier Bank Oregon, N.A.	18,063	NEW	0.24	0	NEW	0.0
Portland	Lombard Branch, Rainier Bank Oregon, N.A.	5,689	NEW	0.08	0	NEW	0.0
Portland	Mall 205 Branch, Rainier Bank Oregon, N.A.	9,069	NEW	0.12	0	NEW	0.0
Portland	Mooreland/Sellwood Branch, Rainier Bank Oregon, N.A.	9,928	NEW	0.13	0	NEW	0.0
Portland	Portland Branch, Rainier Bank Oregon, N.A.	11,882	NEW	0.16	0	NEW	0.0
Portland	The Bank of California, N.A.	181,208	−39.10	2.41	144,410	4.39	1.8
Portland	The Bank of Nova Scotia	1,422,388	193.09	18.93	43,759	−31.51	0.5
Portland	The Bank of Tokyo Ltd.	905,262	−35.01	12.05	211,094	54.09	2.6
Portland	The Hongkong & Shanghai Banking Corp.	22,272	59.45	0.30	106,836	99.68	1.3
Portland	The Oregon Bank	176,688	−8.08	2.35	503,234	4.74	6.4
Portland	122nd & Stark Branch, The Oregon Bank	22,300	−4.92	0.03	560	999.99+	0.0
Portland	20th & Sandy Branch, The Oregon Bank	10,718	−10.10	0.14	129	57.31	0.0
Portland	Lloyd Center Branch, The Oregon Bank	11,463	−23.58	0.15	5,359	−33.75	0.0
Portland	N.W. 21st & Davis Branch, The Oregon Bank	12,139	−2.45	0.16	118	686.66	0.0
Portland	Ninth & Washington Branch, The Oregon Bank	12,831	−1.86	0.17	38	−77.10	0.0
Portland	Parkrose Branch, The Oregon Bank	22,795	−14.70	0.30	10,211	−19.64	0.1
Portland	Providence Branch, The Oregon Bank	5,284	20.88	0.07	116	NEW	0.0
Portland	St. Johns Branch, The Oregon Bank	9,201	−3.37	0.12	309	−14.64	0.0
Portland	Willamette Center Branch, The Oregon Bank	10,405	2.52	0.14	152	999.99+	0.0
Portland	The Royal Bank of Canada	4,013	−81.67	0.05	224,901	−47.83	2.8
Portland	United States National Bank of Oregon	1,011,060	14.82	13.46	1,743,108	−50.58	22.2
Portland	102nd & Washington Branch, USNB	21,654	1.77	0.29	15	−99.65	0.0
Portland	160th & Division Branch, USNB	28,143	1.74	0.37	5	−99.34	0.0
Portland	181st & Glisan Branch, USNB	27,455	7.59	0.37	143	−87.86	0.0
Portland	23rd & Lovejoy Branch, USNB	10,093	−17.54	0.13	7	−87.50	0.0
Portland	36th & Powell Branch, USNB	9,013	14.65	0.12	3	−91.66	0.0
Portland	39th & Salmon Branch, USNB	27,675	3.48	0.37	29	141.66	0.0
Portland	42nd & Alberta Branch, USNB	11,614	2.15	0.15	10,361	999.99+	0.1
Portland	4th & Harrison Branch, USNB	30,885	39.83	0.41	10	−99.14	0.0
Portland	55th & East Burnside Branch, USNB	6,139	21.51	0.08	1	−66.66	0.0
Portland	67th & Glisan Branch, USNB	40,669	5.35	0.54	20,817	999.99+	0.2
Portland	Agay Square Branch, USNB	12,975	4.24	0.17	5	−97.56	0.0
Portland	Burlingame Branch, USNB	35,872	11.07	0.48	36,599	999.99+	0.4
Portland	Bybee-Milwaukie Branch, USNB	29,087	6.42	0.39	7	−36.36	0.0
Portland	Cedar Hills Branch, USNB	9,341	14.83	0.12	0	−100.00	0.0
Portland	Century Tower Branch, USNB	16,372	−8.24	0.22	12	−92.35	0.0
Portland	Citizens Branch, USNB	80,672	3.04	1.07	60,512	−47.62	0.7
Portland	Crown Plaza Branch, USNB	8,218	8.45	0.11	202,095	999.99+	2.5
Portland	Eastport Plaza Branch, USNB	46,638	3.57	0.62	16,019	55.63	0.2
Portland	Emanuel Hospital Branch, USNB	6,975	9.89	0.09	5,150	999.99+	0.0
Portland	Halsey-Gateway Branch, USNB	22,641	1.80	0.30	41,968	999.99+	0.5
Portland	Hollywood Branch, USNB	57,263	−.49	0.76	27	−94.39	0.0
Portland	Industrial Center Branch, USNB	16,619	−4.98	0.22	120,907	995.86	1.5
Portland	Interstate & Going Branch, USNB	18,979	0.21	0.25	1	−99.57	0.0
Portland	Jantzen Beach Branch, USNB	26,940	−29.18	0.36	74,426	999.99+	0.9
Portland	Johns Landing Branch, USNB	12,825	3.52	0.17	52,689	999.99+	0.6
Portland	Lloyd Center Branch, USNB	58,549	6.40	0.78	198,181	527.17	2.5
Portland	Lloyd Tower Branch, USNB	7,011	3.88	0.09	2	−33.33	0.0
Portland	Lombard-Emerald Branch, USNB	36,029	0.80	0.48	20	−96.24	0.0
Portland	Menlo Park Branch, USNB	43,995	1.92	0.59	14,241	−38.52	0.1
Portland	Metropolitan Branch, USNB	45,344	−18.48	0.60	42,004	30.75	0.5
Portland	Milwaukie-Powell Branch, USNB	29,066	1.47	0 39	34,505	999.99+	0.4
Portland	One Pacific Square Branch, USNB	8,859	−6.18	0.12	147,330	999.99+	1.8
Portland	Peninsula Branch, USNB	51,870	1.60	0.69	33,845	426.03	0.4
Portland	Portland Adventist Medical Center Branch, USNB	3,299	17.15	0.04	2	−96.22	0.0
Portland	Portland Airport Branch, USNB	18	−99.38	0.00	0	NEW	0.0
Portland	S.E. 72nd & Foster Road Branch, USNB	10,685	0.74	0.14	2	−98.33	0.0
Portland	S.W. 12th & Morrison Branch, USNB	14,785	5.13	0.20	38	−42.42	0.0
Portland	S.W. 2nd & Columbia Branch, USNB	12,141	−1.01	0.16	8	−98.97	0.0
Portland	S.W. 5th & Clay Branch, USNB	11,110	12.79	0.15	20	−95.70	0.0
Portland	S.W. Third & Salmon Branch, USNB	11,851	−3.32	0.16	5	−98.79	0.0
Portland	Sandy Boulevard Branch, USNB	49,011	6.44	0.65	9,169	999.99+	0.1
Portland	Stadium Branch, USNB	101,859	−23.12	1.36	96,427	257.05	1.2
Portland	The Tower Branch, USNB	15,331	65.43	0.20	977	999.99+	0.0

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MULTNOMAH COUNTY – Continued							
Portland	The Village at Forest Glen Branch, USNB	1,258	63.58	0.02	0	NEW	0.0
Portland	Union Avenue Branch, USNB	40,019	−5.76	0.53	33,847	−4.66	0.4
Portland	Westmoreland Union Manor Branch, USNB	2,778	7.21	0.04	0	NEW	0.0
Portland	Woodstock Boulevard Branch, USNB	45,232	2.11	0.60	19,753	999.99+	0.2
Portland	American State Bank	13,766	3.20	0.18	4,405	−2.80	0.0
Troutdale	Troutdale Branch, The Oregon Bank	6,121	−3.49	0.08	54	980.00	0.0
	Totals for Multnomah County	$7,513,619	7.73		$7,841,607	−7.97	
POLK COUNTY							
Dallas	Bank of Willamette Valley	$ 16,937	4.26	12.92	$ 11,297	29.64	23.2
Dallas	Great Western Bank	3,082	7.95	2.35	1,411	18.47	2.9
Dallas	Dallas Branch, The Oregon Bank	29,581	−2.16	22.57	8,505	−19.14	17.6
Independence	Independence Office, Key Bank of Oregon	5,751	6.42	4.39	2	100.00	0.0
Monmouth	Monmouth Branch, The Commercial Bank	6,475	−7.63	4.94	2,490	−13.95	5.1
Monmouth	Monmouth Branch, USNB	22,906	−2.99	17.47	14,318	45.53	29.4
Salem	West Motor Branch, The Commercial Bank	9,281	−8.22	7.08	2	−97.14	0.0
Salem	West Salem Branch, USNB	31,701	−5.88	24.18	10,547	999.99+	21.6
Salem	West Salem Office, Western Security Bank	5,377	−7.56	4.10	1	−50.00	0.0
	Totals for Polk County	$ 131,091	−2.87		$ 48,663	45.35	
SHERMAN COUNTY							
Moro	Sherman County Branch, FIOR, N.A.	$ 8,094	−4.50	100.00	$ 1,033	−2.82	100.0
	Totals for Sherman County	$ 8,094	−4.50		$ 1,033	−2.82	
TILLAMOOK COUNTY							
Cloverdale	Cloverdale Branch, USNB	$ 9,768	5.31	7.95	$ 2,586	999.99+	9.6
Garibaldi	Garibaldi Branch, FIOR, N.A.	6,279	−1.93	5.11	760	34.51	2.8
Manzanita	Manzanita Branch, USNB	13,748	1.80	11.20	529	182.88	1.9
Rockaway	Nehalem Bay Branch, USNB	9,219	3.25	7.51	1,794	961.53	6.7
Tillamook	Tillamook Branch, FIOR, N.A.	38,398	2.23	31.27	4,581	18.55	17.1
Tillamook	Tillamook Branch, USNB	37,744	1.54	30.74	7,727	9.41	28.9
Tillamook	Tillamook Branch, Western Bank	7,637	−4.60	6.22	8,730	21.01	32.6
	Totals for Tillamook County	$ 122,793	1.61		$ 26,707	38.96	
UMATILLA COUNTY							
Athena	Athena Branch, USNB	$ 12,265	−4.29	3.93	$ 2,045	474.43	1.0
Hermiston	Hermiston Branch, FIOR, N.A.	8,936	6.43	2.86	13,117	28.33	6.9
Hermiston	Inland Empire Bank	52,422	−2.63	16.80	44,047	10.63	23.4
Hermiston	Hermiston Branch, USNB	36,806	−2.71	11.80	40,778	−25.23	21.7
Milton-Freewater	Bank of Commerce	37,949	−8.08	12.16	24,233	−11.11	12.9
Milton-Freewater	Milton-Freewater Branch, The Oregon Bank	23,832	−6.62	7.64	4,349	−21.97	2.3
Milton-Freewater	Milton-Freewater Branch, USNB	2,770	−23.41	0.89	18,476	999.99+	9.8
Pendleton	Pendleton Branch, FIOR, N.A.	40,268	−5.52	12.91	9,469	1.81	5.0
Pendleton	Pendleton Branch, Inland Empire Bank	17,803	−5.44	5.71	8,329	104.84	4.4
Pendleton	Pendleton Branch, The Oregon Bank	11,165	−16.42	3.58	2,463	−67.39	1.3
Pendleton	Pendleton Branch, USNB	42,877	−1.18	13.74	13,385	−36.81	7.1
Pilot Rock	Pilot Rock Branch, FIOR, N.A.	5,767	−.22	1.85	710	13.96	0.3
Stanfield	Stanfield Branch, Inland Empire Bank	3,952	8.93	1.27	2,696	16.25	1.4
Umatilla	Umatilla Branch, FIOR, N.A.	4,207	15.48	1.35	1	0.00	0.0
Umatilla	Umatilla Branch, Inland Empire Bank	9,743	−.63	3.12	3,617	−5.43	1.9
Weston	Weston Branch, Bank of Commerce	1,214	−11.38	0.39	0	0.00	0.0
	Totals for Umatilla County	$ 311,976	−4.22		$ 187,715	0.44	
UNION COUNTY							
Elgin	Elgin Branch, USNB	$ 7,287	6.05	6.89	$ 1,794	25.71	6.4
La Grande	La Grande Branch, FIOR, N.A.	40,084	7.85	37.91	8,443	16.48	30.5
La Grande	La Grande Branch, USNB	39,646	−2.76	37.49	11,717	3.72	42.3
La Grande	La Grande Branch, Western Bank	6,859	2.92	6.49	4,951	46.30	17.9
Union	Union Branch, FIOR, N.A.	11,862	3.75	11.22	736	−40.54	2.6
	Totals for Union County	$ 105,738	2.75		$ 27,641	12.39	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
WALLOWA COUNTY							
Enterprise	Enterprise Branch, Bank of Wallowa County	$ 5,161	−10.24	10.32	$ 6,728	68.15	43.6
Enterprise	Enterprise Branch, FIOR, N.A.	25,843	4.48	51.66	4,066	−11.08	26.4
Enterprise	Enterprise Branch, USNB	4,661	2.01	9.32	2,771	582.51	18.0
Joseph	Bank of Wallowa County	7,851	−3.40	15.69	57	−98.27	0.3
Wallowa	Wallowa Branch, USNB	6,509	15.16	13.01	1,776	422.35	11.5
	Totals for Wallowa County	$ 50,025	2.44		$ 15,398	21.96	
WASCO COUNTY							
Dufur	Dufur Branch, USNB	$ 13,235	−1.09	8.05	$ 5,899	42.97	10.9
The Dalles	Columbia River Banking Co.	17,489	8.58	10.63	14,357	37.47	26.7
The Dalles	Westside Branch, Columbia River Banking Co.	3,147	107.44	1.91	13	−94.42	0.0
The Dalles	The Dalles Branch, FIOR, N.A.	48,520	4.31	29.50	6,644	7.33	12.3
The Dalles	The Dalles Branch, The Oregon Bank	14,977	−3.80	9.11	3,127	−11.59	5.8
The Dalles	The Dalles Branch, USNB	67,124	1.02	40.81	23,644	9.08	44.0
	Totals for Wasco County	$164,492	3.11		$ 53,684	16.19	
WASHINGTON COUNTY							
Aloha	Aloha Branch, FIOR, N.A.	$ 9,349	18.04	0.76	$ 2,042	35.32	0.3
Aloha	Aloha Office, Key Bank of Oregon	12,909	14.71	1.05	1	−50.00	0.0
Aloha	Farmington Mall Office, Key Bank of Oregon	7,876	5.22	0.64	1	0.00	0.0
Aloha	Aloha Branch, USNB	14,994	5.74	1.22	17,320	999.99+	2.6
Banks	Banks Branch, USNB	12,356	29.23	1.01	22,740	999.99+	3.4
Banks	Banks Branch, Valley Nationalk Bank of Oregon	1,758	2.38	0.14	1,929	45.14	0.3
Beaverton	Beaverton Branch (Main), FIOR, N.A.	41,201	1.52	3.36	7,918	47.14	1.2
Beaverton	Creekside Village Branch, FIOR, N.A.	0	0.00	0.00	0	0.00	0.0
Beaverton	West Beaverton Branch, FIOR, N.A.	14,677	1.38	1.20	2,811	−1.22	0.4
Beaverton	Progress Plaza Office, Key Bank of Oregon	9,458	−12.45	0.77	1	−66.66	0.0
Beaverton	Westgate Office, Key Bank of Oregon	13,344	64.92	1.09	2	100.00	0.0
Beaverton	Beaverton Branch, Oregon First Bank	16,035	9.03	1.31	2,444	−25.96	0.3
Beaverton	Nimbus Center Branch, Oregon First Bank	7,892	NEW	0.64	1,527	NEW	0.2
Beaverton	Beaverton Branch, Rainier Bank Oregon, N.A.	16,081	NEW	1.31	0	NEW	0.0
Beaverton	Beaverton Mall Branch, The Oregon Bank	7,289	−1.75	0.59	167	999.99+	0.0
Beaverton	Murray & Allen Branch, The Oregon Bank	6,053	23.50	0.49	232	NEW	0.0
Beaverton	Valley Plaza Branch, The Oregon Bank	9,265	1.63	0.76	6,336	−15.29	0.9
Beaverton	Beaverton Branch, USNB	76,983	−3.17	6.27	106,440	8.20	16.3
Beaverton	North Beaverton Branch, USNB	38,129	2.17	3.11	15,289	999.99+	2.3
Beaverton	Beaverton Branch, Valley National Bank of Oregon	12,708	−14.27	1.04	11,347	2.28	1.7
Beaverton	Beaverton Office, Key Bank of Oregon	19,727	12.08	1.61	46,505	17.43	7.1
Cedar Hills	Cedar Hills Branch, FIOR, N.A.	30,152	5.78	2.46	4,133	11.55	0.6
Cornelius	Cornelius Branch, FIOR, N.A.	3,750	10.81	0.31	135	999.99+	0.0
Cornelius	Cornelius Branch, Valley National Bank of Oregon	15,685	−.65	1.28	4,468	15.57	.6
Forest Grove	Farmers and Merchants Bank	4,962	−20.60	0.40	6,003	−14.08	0.9
Forest Grove	Forest Grove Branch, FIOR, N.A.	26,838	−.69	2.19	7,694	21.79	1.1
Forest Grove	Forest Grove Branch, Rainier Bank Oregon, N.A.	9,829	NEW	0.80	0	NEW	0.0
Forest Grove	Valley National Bank of Oregon	49,165	3.51	4.01	27,511	−7.93	4.2
Hillsboro	10th & Main Branch, FIOR, N.A.	9,899	12.43	0.81	2,464	28.26	0.3
Hillsboro	Hillsboro Branch, FIOR, N.A.	34,305	−8.07	2.80	8,941	49.34	1.3
Hillsboro	Hillsboro Office, Key Bank of Oregon	19,766	−1.16	1.61	7,398	17.74	1.1
Hillsboro	Hillsboro Branch, Oregon First Bank	6,966	10.22	0.57	2,169	−12.82	0.3
Hillsboro	Hillsboro Branch, Rainier Bank Oregon, N.A.	20,010	NEW	1.63	0	NEW	0.0
Hillsboro	Hillsboro Branch, The Oregon Bank	3,945	NEW	0.32	573	NEW	0.0
Hillsboro	Hillsboro Mall Branch, The Oregon Bank	0	−100.00	0.00	0	−100.00	0.0
Hillsboro	Tualatin Valley Bank	11,974	12.08	0.98	8,726	−4.76	1.3
Hillsboro	East Hillsboro Branch, USNB	6,309	18.72	0.51	2	0.00	0.0
Hillsboro	Hillsboro Commercial Bank, USNB	71,644	−.49	5.84	36,682	119.18	5.6
Hillsboro	West Hillsboro Branch, USNB	5,735	0.93	0.47	2	−77.77	0.0
Hillsboro	Hillsboro Branch, Valley National Bank of Oregon	4,513	−32.58	0.37	4,941	53.39	0.7
King City	King City Branch, FIOR, N.A.	45,052	7.00	3.67	2,634	2.49	0.4
King City	King City Office, Key Bank of Oregon	3,559	85.84	0.29	0	NEW	0.0
King City	King City Branch, USNB	48,692	4.16	3.97	1	−94.73	0.0
North Plains	North Plains Branch, Farmers and Merchants Bank	2,166	67.90	0.18	300	−30.39	0.0
Portland	185th & Sunset Hwy. Branch, FIOR, N.A.	27,285	3.92	2.22	6,991	32.75	1.0
Portland	Greenburg Road, FIOR, N.A.	31	−41.50	0.00	50,689	44.71	7.7
Portland	Cedar Mill Branch, The Oregon Bank	6,311	−11.79	0.51	145	999.99+	0.0
Portland	185th & Sunset Branch, USNB	13,301	−21.48	1.08	11	120.00	0.0
Portland	Cedar Mill Branch, USNB	18,092	5.67	1.47	23,482	999.99+	3.6

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES – Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
WASHINGTON COUNTY – Continued							
Raleigh Hills	Raleigh Hills Branch, FIOR, N.A.	48,241	-.68	3.93	8,398	27.62	1.2
Raleigh Hills	Raleigh Hills Branch, USNB	46,653	7.12	3.80	88,929	999.99+	13.6
Sherwood	Sherwood Office, Key Bank of Oregon	2,795	9.95	0.23	1	100.00	0.0
Sherwood	Sherwood Branch, USNB	19,491	1.61	1.59	9,105	999.99+	1.3
Tigard	Tigard Branch, FIOR, N.A.	40,084	14.33	3.27	9,687	6.72	1.4
Tigard	Washington Square Branch, FIOR, N.A.	24,154	21.01	1.97	4,400	-.56	0.6
Tigard	Tigard Office, Key Bank of Oregon	12,041	53.27	0.98	1	-50.00	0.0
Tigard	Tigard/King County Branch, Rainier Bank Oregon, N.A.	8,551	NEW	0.70	0	NEW	0.0
Tigard	Tigard Branch, The Oregon Bank	8,375	-5.47	0.68	5,144	-5.47	0.7
Tigard	Greenway Branch, USNB	8,605	15.50	0.70	0	-100.00	0.0
Tigard	Tigard Branch, USNB	53,434	-3.39	4.35	44,418	139.06	6.8
Tigard	Washington Square Branch, USNB	25,286	21.15	2.06	13	-55.17	0.0
Tualatin	Tualatin Branch, FIOR, N.A.	29,558	25.78	2.41	11,956	38.58	1.8
Tualatin	Tualatin Office, Key Bank of Oregon	3,708	18.46	0.30	1	NEW	0.0
Tualatin	Tualatin Branch, USNB	15,245	13.79	1.24	19,927	999.99+	3.0
West Slope	West Slope Branch, USNB	32,738	6.43	2.67	20	-96.92	0.0
	Totals for Washington County	$1,226,979	7.66		$653,147	77.83	
WHEELER COUNTY							
Fossil	Fossil Branch, FIOR, N.A.	$ 11,347	-2.35	100.00	$ 1,358	7.01	100.0
	Totals for Wheeler County	$ 11,347	-2.35		$ 1,358	7.01	
YAMHILL COUNTY							
Amity	Amity Branchy, USNB	$ 7,108	-7.56	2.83	$ 3,513	999.99+	2.5
Dayton	Dayton Branch, USNB	7,979	2.63	3.17	5,484	999.99+	3.9
McMinnville	McMinnville Branch, USNB	53,773	-12.04	21.37	63,897	178.64	45.5
McMinnville	McMinnville Branch, FIOR, N.A.	10,834	27.11	4.31	5,800	-51.59	4.1
McMinnville	McMinnville Main Office, Key Bank of Oregon	33,828	-.50	13.45	13,898	35.16	9.9
McMinnville	North Town Office, Key Bank of Oregon	2,745	14.90	1.09	0	0.00	0.0
McMinnville	McMinnville Branch, The Oregon Bank	7,411	-1.69	2.95	3,051	-10.39	2.1
McMinnville	Valley Community Bank	11,943	-16.52	4.75	7,071	-25.00	5.0
Newberg	Newberg Branch, FIOR, N.A.	21,865	-3.24	8.69	4,774	11.67	3.4
Newberg	Newberg Branch, The Commercial Bank	6,814	-10.44	2.71	3,030	-9.79	2.1
Newberg	Newberg Branch, USNB	32,352	-2.20	12.86	22,886	214.84	16.3
Newberg	Friendsview Manor Office, Western Security Bank	0	NEW	0.00	0	NEW	0.0
Newberg	Newberg Office, Western Security Bank	10,877	NEW	4.32	2	NEW	0.0
Sheridan	Sheridan Branch, USNB	19,616	2.08	7.80	3,440	2.93	2.4
Willamina	Willamina Branch, The Oregon Bank	9,949	-7.89	3.95	207	999.99+	0.1
Yamhill	Yamhill/Carlton Branch, FIOR, N.A.	14,491	6.20	5.76	3,256	2.19	2.3
	Totals for Yamhill County	$ 251,585	-4.13		$140,309	62.33	
	Totals for State of Oregon	$17,712,651	3.62		$12,496,989	2.56	

Collection Agencies

COLLECTION AGENCY ROSTER

License No.	*Agency Name, Assumed Business Name and Location*
43200	A P C A Financial Services P.O. Box 490, Polson, MT. 59860
26000	AAA Collection Services, Inc. 19915 Tumald Rd., Bend, OR. 97701
25200	Account Collection Bureau, Inc. 303 S. Fifth Street, Suite 200, Springfield, OR. 97477
37700	Account Control Services, Inc. 3271 N.E. 158th, Portland, OR. 97230
25800	Account Service Plan, Inc. – abn, Law Enforcement Recovery Service Professional Center, 1012 S.E. Oak Street, Suite 221, Roseburg, OR. 97470
42400	ACME Financial Services, Inc. – abn, Guik Collection Service P.O. Box 10341, Portland, OR. 97209
25700	Advanced Collections – abn, Advanced Collections 306 E. Main, Talent, OR. 97540
47000	Allied Computorized Credit & Collection, Inc. 1390 S.E. 122nd, Suite L3, Portland, OR. 97233
10400	Allied Recovery, Inc. 1015 S.E. Woodward, Portland, OR. 97202
41000	American Business Credit, Inc. 6604 N.E. Glisan, Portland, OR. 97213
41700	American Credit Counselors 5745 Barclay Ave., Gladstone, OR. 97027
10600	American Lenders Service Co. 2786 Roosevelt Blvd., Eugene, OR. 97402
21300	American Lenders Service Co. of Portland P.O. Box 11575, Portland, OR. 97211
47800	American Lenders Service Co. 2604 N. Birch, La Grande, OR. 97850
10900	Apollo Financial Services, Inc. 543 S.W. 3rd, Lake Oswego, OR. 97034
40100	Artransa Credit, Inc. 1732 N.W. Quimby, Portland, OR. 97210
23100	ASC Collections Co., Inc. 1400 Candlelight Dr. #168, Eugene, OR. 97402
31300	Asset Recovery Group, Inc. – abn, Asset Recovery, Inc. P.O. Box 14188, Portland, OR. 97214
47907	Asset Systems, Inc. – abn, ASI 4520 S.E. Belmont, Suite 280, Portland, OR. 97215
37300	Associated Bureaus, Inc. 260 E. Wentworth Avenue, St. Paul, MN. 55118
47906	Associated Collectors 1430 Willamette Street, Eugene, OR. 97405
47917	Associated Credit Services of Oregon P.O. Box 6778, Bend, OR. 97708
31000	Associates Collection Agency 1704 N.E. Cliff Drive, Bend, OR. 97708
45900	Assured Collections – abn, Assured Collections 3900 Coburg Rd. #68, Eugene, OR. 97401
39400	ATC Freight Reducers, Inc. 4120 International Way, Suite A, Milwaukie, OR. 97222
11200	Auto Rescue, Inc. P.O. Box 6583, Portland, OR. 97228
41300	Bancorp Service Bureau, Inc. – abn, United Adjusters, Inc. 3444 S.E. Powell Blvd., Portland, OR. 97202
45800	Barbara M. Ferrell 1717 Olympia Way, Ste. 103, Longview, WA. 98632
47901	Beaverton Credit, Inc. P.O. Box 7205, Beaverton, OR. 97007
11700	Bonded Adjusters, Inc. 1890 Monroe, North Bend, OR. 97459
11800	Bonded Credit Company 3444 S.E. Powell Blvd., Portland, OR. 97242
11900	Bruhnke & Silver, Inc. 2110 E. First St. #106, Santa Ana, CA. 92705
12100	Business Mens Service Co. 808 S.E. 19th #2, Portland, OR. 97214
12300	Cam Credits Inc. – abn, Credit Bureau of Un/Wall CTS 1108 J Avenue, La Grande, OR. 97850
12400	Capital Credit & Collection Service, Inc. – abn, Northwest Adjustment 4415 N.E. Sandy Blvd., Portland, OR. 97213
42600	Carlton Creditors, Inc. 2120 St. Andrews Drive, McMinnville, OR. 97128
43600	Carol Ann Dillon 17062 Redwood Hwy., Selma, OR. 97538
29800	Carol Collections – abn, Carol Collections 711 Center Avenue, Payette, ID. 83661
17600	Carter-Jones Collection Service, Inc. – abn, Klamath Basin Collection Service 1143 Pine Street, Klamath Falls, OR. 97601
12600	Cascade Collections, Inc. 1375 13th St. S.E., Salem, OR. 97302
34900	Cascade Recovery 14425 S.E. Stark, Portland, OR. 97233

License No.	*Agency Name, Assumed Business Name and Location*
12700	Cash Flow Management, Inc. 5530 S.E. Center St., Portland, OR. 97206
12800	Caveman Credit Service, Inc. 412 S.E. 7th Street, Grants Pass, OR. 97526
47918	CBR Collection Services – abn, Credit Bureau of Salinas, Inc. 41 East San Luis Street, Salinas, CA. 93901
12900	Center Adjustment Bureau 8196 S.W. Hall Blvd. #212, Beaverton, OR. 97005
13000	Central Billing Bureau, Inc. 15010 S.E. McLoughlin Blvd., Portland, OR. 97222
13200	Central Oregon Collections, Inc. 354 N.W. Greenwood, Suite 204, Bend, OR. 97709
37800	Central Valley Collections, Inc. 1135 Dale St. S.E., Albany, OR. 97321
44800	Century 21 B&B Real Estate, Inc. 3438 Pacific Ave., Forest Grove, OR. 97116
38300	Chambers Communications Corp. 2225 Coburg Rd., Eugene, OR. 97401
25100	Check Central of Oregon, Inc. 3430 S.E. Powell, Portland, OR. 97242
42800	Checkrite of Oregon, Inc. 12790 S.E. Stark #101, Portland, OR. 97233
45300	CIR Property Mgmt. CC 1142 Willagillespie Rd., Suite 7, Eugene, OR. 97401
17200	Cirn, Inc. – abn, Industrial Credit Service 12760 S.E. Stark, Suite 201, Portland, OR. 97216
13400	Clackamas County Collection Bureau, Inc. – abn, Tillamook County Collection Bureau 6901 S.E. Lake Rd., Suite 3, Milwaukie, OR. 97222
47200	Cleveland Investigation Company – abn, CIC, Inc. 126 E. Main Street, Medford, OR. 97501
13600	Coastal Adjustment Bureau, Inc. – abn, Medical Dental Hospital Bureau, Eugene 280 E. 17th, Eugene, OR. 97440
13700	Cody Barden Daniels & Palo, Inc. 9115 S.W. Oleson Rd. #105, Portland, OR. 97223
13800	Collect A Check, Inc. 2828 S.W. Corbett, Room 222, Portland, OR. 97201
13900	Collection Bureau of Oregon, Inc. 1703 Albany St., La Grande, OR. 97850
43800	Collection Service of Oregon 1016 Winchester, Medford, OR. 97501
14000	Collections Incorporated 105 S.E. 18th Avenue, Portland, OR. 97214
41800	Columbia Collection Service, Inc. 6975 S.W. Sandburg Rd., Tigard, OR. 97223
14200	Columbia Credits, Inc. 1002 A West 6th, The Dalles, OR. 97058
23800	Commercial Collections of Oregon, Inc. 235 Union St. N.E., Salem, OR. 97308
47100	Commercial Credit Bur. of OR, Inc. Rte. 1 Box 1392 B, Bandon, OR. 97411
10800	Commonwealth Mortgage Co. of America LP P.O. Box 4117, Portland, OR. 97208
14600	Continental Credit Association, Inc. 1110 S.E. Alder Street, Portland, OR. 97214
44400	Credit Bureau of Josephine Co., Inc. 407 N.E. 6th, Grants Pass, OR. 97526
16400	Credit Bureau of Baker County 1927 Washington Avenue, Baker, OR. 97814
10200	Credit Bureau of Clatsop County, Inc. 433 13th St., Astoria, OR. 97103
10300	Credit Bureau of Columbia County, Inc. – abn, Accounts Management Company 150 St. Helens Street, St. Helens, OR. 97051
47600	Credit Bureau of Lake County 100 N. D, Lakeview, OR. 97630
15000	Credit Bureau of Walla Walla & Milton-Freewater 178 S. Main, Milton-Freewater, OR. 97862
39200	Credit Control Corporation 11140 S.W. Pacific Hwy., Suite 200, Portland, OR. 97219
15100	Credit Managers Institute, Inc. P.O. Box 42547, Portland, OR. 97242
42200	Credit Service Company 937 S.W. 14th Avenue, Portland, OR. 97214
17500	Credit Services of Oregon, Inc. – abn, Douglas Credit Bureau 1231 S.E. Stephens, Roseburg, OR. 97470
18300	Credit Systems of Oregon, Inc. – abn, Metropolitan Agencies 525 N.E. Greenwood, Bend, OR. 97701
46006	Credit Union Collectors, Inc. – abn, C U Collectors, Inc. 702 Jefferson Street, Vancouver, WA. 98666
15300	Creditors Collection Service, Inc. 3294 Pacific Place S.W., Albany, OR. 97321

COLLECTION AGENCY ROSTER – Continued

License No.	Agency Name, Assumed Business Name and Location
15400	Credits, Inc. 245 S.E. 4th, Pendleton, OR. 97801
15500	Curry Collections, Inc. 511 Fern Street, Brookings, OR. 97415
37400	D R Credit Services, Inc. – abn, Far West Credit Services 812 S.W. 10th, Portland, OR. 97219
27600	DCS Inc. of California 2476 Verna Court, San Leandro, CA. 94577
43100	Dealers Recovery, Inc. 1650 N.E. Stephens, Roseburg, OR. 97470
46000	Delivery Verification Service, Inc. 240 N. James St., Bldg. 2, Newport, DE. 19804-3190
14400	Dun & Bradstreet Commercial Collections 825 N.E. Multnomah, Suite 525, Lloyd Center Tower, Portland, OR. 97232
46400	Eagle Management Services, Inc. – abn, Tri County Check Collections 301 N.W. Murray Rd., Portland, OR. 97207
15900	Emerald Collection Service, Inc. 825 Monroe #4, Eugene, OR. 97440
41500	Evergreen Adj. Service, Inc. 5944 N.E. Sandy Blvd., Portland, OR. 97213
16200	Fidelity Collection Service, Inc. 135 Third St., Hillsboro, OR. 97123
46800	Field Service Management Group, Inc. – abn, Netco Financial Services 8305 S.E. Monterey #207, Portland, OR. 97266
16300	Financial Collection Agencies – abn, FCA 8305 S.E. Monterey, Suite 104, Portland, OR. 97266
16600	Fuchs Business Liquidators, Inc. – abn, Fuchs Business Consultants 1209 Pearl Street, Eugene, OR. 97401
47904	GC Services Limited Partnership 6330 Gulfton, Houston, TX. 77081
16700	General Credit Service, Inc. 1307 W. Main St., Medford, OR. 97501
44200	Gerald A. Read 2820 S.E. Roswell, Milwaukie, OR. 97222
33600	Gladys Corporation – abn, National Collection Service P.O. Box 95, Longview, WA. 98632
26600	Greater Northwest Financial Adjusters, Inc. Hwy. 115, Eugene, OR. 97402
18400	Healthlink – abn, Group Management Services 105 S.E. 18th, Portland, OR. 97208
46500	Healthlink Ventures Corp. – abn, Receivable Control Systems 500 N.E. Multnomah Street, Portland, OR. 97232
17000	I C System, Inc. – abn, Credit Protection Service IC System, Inc. 444 East Highway 96, St. Paul, MN. 55164
24100	Investor Mortgage Co. P.O. Box 515, Stayton, OR. 97383
25300	J & R Anderson Business Service, Inc. 18819 S.E. McLoughlin Blvd., Portland, OR. 97267
47919	J D Romine and Associates Recovery 46815 S.E. Parkway Terrace, Sandy, OR. 97055
44700	Jacobs PC II Systems, Inc. – abn, Tri Metro Collections P.O. Box 1026, Tualatin, OR. 97062
31500	Jefferson State Adjusters – abn, Jefferson State Adjusters 3322 Laverne Ave., Klamath Falls, OR. 97603
22700	K S Collections, Inc. P.O. Box 1476, Medford, OR. 97501
36700	KSR Collections 951 N. Lombard, Portland, OR. 97203
31600	Legal Action Unlimited, Inc. – abn, Financial Audit Services 2136 N.W. Blvd., Spokane, WA. 99205
45400	Lincoln Credit Services 8959 S.W. Barbur, Portland, OR. 97213
30600	Linn Benton Credit Services, Inc. – abn, Bent/Linn Credit Service, Inc. 209 N.W. 5th, Corvallis, OR. 97339
36300	M & M Collections & Repossessions Route 4 #11, La Grande, OR. 97850
35300	Major Finance Co. 780 Commercial St. S.E. #300, Salem, OR. 97309
18100	Man Data, Inc. 2620 River Rd. #B, Eugene, OR. 97440
44900	Marketing Dynamics, Inc. – abn, MD Financial Services 1025 S.E. Bain Street, Albany, OR. 97321
17900	MCS Services, Inc. – abn, Commercial Adjustment Company 230 8th Street, Astoria, OR. 97103
30700	Media Account Service, Inc. 407 S.W. 11th Avenue, Portland, OR. 97205
46600	Medical Billing Services, Inc. 1233 Edgewater N.W., Salem, OR. 97304
18200	Merchants Credit Bureau Salem, Inc. 3125 River Rd. North, Salem, OR. 97306
37500	Merchants Income Services 940 Main St., Suite E, Lebanon, OR. 97355
34800	Metro Credit Consulting Service, Inc. – abn, BRS Collection Services P.O. Box 605, Beaverton, OR. 97075
29700	Metropolitan Agencies, Inc. 316 N. Johnson, McMinnville, OR. 97128
14700	Mifax – abn, Control-O-Fax Corporation 4406 Hillcrest Road, Medford, OR. 97504
47913	Motor Carrier Audit & Collection Company 1636 W. Irving Blvd., Irving, TX. 75601
42100	Nat. Assoc. of Credit Mgmt. OR, Inc. – abn, N.A.C.M. Oregon, Inc. 937 S.W. 14th Avenue, Portland, OR. 97205
18700	National Account Systems, Inc. 400 S.W. 6th, Suite 815, Portland, OR. 97204
38600	National Check Acceptance, Inc. 1078 Court St. #103, Medford, OR. 97501
46300	National Collection Systems, Inc. 915 Olive St., Suite 420, St. Louis, MO. 63101
47921	National Credit Management, Inc. 8340 Gage Blvd. #603, Kennewick, WA. 99336
18900	National Revenue Corporation 2323 Lake Club Drive, Columbus, OH. 43213
31100	Northwest Coast Collections, Inc. – abn, NWCC, Inc. 8300 Gage Blvd. #603, Kennewick, WA. 99336
26700	Northwest Credit Service, Inc. 12790 S.E. Stark, Suite 206, Portland, OR. 97216
46900	Northwestern Adjusters P.O. Box 1382, Merlin, OR. 97532
36500	Norwest C U Services, Inc. 2537 S.E. Hawthorne Blvd., Portland, OR. 97214
37600	NW Creditmens Recovery Association, Inc. 1301 D 6th St., Grants Pass, OR. 97526
41100	Oceanside Collections, Inc. 2170 N.E. Hwy. 101, Lincoln City, OR. 97367
17100	Omega Claims Service, Inc. – abn, Industrial Claims Service of Oregon 5200 S.W. Macadam, Suite 490, Portland, OR. 97201
19200	Oregon Adjusters Eugene, Inc. 2786 Roosevelt Blvd., Eugene, OR. 97401
19300	Oregon Adjusters Medford, Inc. – abn, American Lenders Service Company 400 Madrona Street, Medford, OR. 97501
19400	Oregon Adjustment Bureau 12271 Agate Rd., Eagle Point, OR. 97524
39800	Oregon Asset Company 900 S.W. Fifth Ave., Suite 2300, Portland, OR. 97204
19500	Oregon Credit Adjustment, Inc. 519 S.W. Third Ave. (710 Dekum Bldg.), Portland, OR. 97204
42000	Oregon Washington Recovery Co., Inc. P.O. Box 14873, Portland, OR. 97214
43000	Pac Con Credit Services 1551 Harbeck Road, Grants Pass, OR. 97526
19800	Payco General American Credits, Inc. – abn, Creditors Protective Assn., Inc. 400 S.W. 6th, Suite 815, Portland, OR. 97204
20000	Pendleton Collections Incorporated – abn, Pendleton Credit Reporting, Inc. 320 S.E. Emigrant, Pendleton, OR. 97801
47300	Peterson & Associates 1481 N. Paropa Court, Gresham, OR. 97030
45100	PM Associatesold 4708 Carolina N.E., Salem, OR. 97305
43900	Portland Credit, Inc. – abn, Portland Collectors, Inc. 811 E. Burnside, Suite 217, Portland, OR. 97214
20400	Professional Collections, Inc. – abn, Facility Management Services 1626 N. Vancouver Avenue, Portland, OR. 97207
32300	Professional Service Bureau 506 South Main, Milton-Freewater, OR. 97826
47500	PW Collections, Inc. 1608 Webster St., Oakland, CA. 94612
45600	Quality Collection Services, Inc. 10250 Greenburg Road, Suite 300, Portland, OR. 97223
40900	Quick Collect, Inc. 235 N.E. 122nd Avenue, Portland, OR. 97230
17700	Ray Klein, Inc. – abn, Professional Credit Service 106 E. 16th, Eugene, OR. 97401
20500	Recovery Bureau of Oregon, Inc. – abn, Professional Credit Service 125 E. Berkeley Street, Gladstone, OR. 97027
20900	Regional Investment Mortgage Services, Inc. 289 Church Street N.E., Salem, OR. 97301
40400	Retail Credit Service, Inc. 36 S.W. 3rd Ave., Ontario, OR. 97914
27300	Riddle Auto Clinic 360 W. 6th, Riddle, OR. 97469
41600	Rogue Accounts Collectors P.O. Box 5554, Grants Pass, OR. 97527
28500	South Washington Collection Bureau, Inc. – abn, Diversified Creditors Service 2515 Kauffman, Vancouver, WA. 98666

COLLECTION AGENCY ROSTER – Continued

License No.	*Agency Name, Assumed Business Name and Location*
23700	Southern Oregon Collection Service, Inc. P.O. Box 7195, Klamath Falls, OR. 97602
21000	Southern Oregon Credit Service, Inc. 841 Stewart Avenue #11, Medford, OR. 97501
46100	Specialty Collections, Inc. 333 State St., Suite V222, Lake Oswego, OR. 97034
27900	Spinner Financial Associated, Inc. – abn, Spinner Collections 31 W. Hersey, Ashland, OR. 97520
43700	State Adjustment, Inc. 780 Commercial St. S.E., Suite 105, Salem, OR. 97301
47400	Statewide Adjusters 633 Stevens Rd., Eagle Point, OR. 97524
36000	Superior Collections, Inc. 2213 F. Street, Vancouver, WA. 98663
32500	Superior Credit Associates, Inc. 44 S. 4th Street, Central Point, OR. 97502
25900	Sylvan Medical Service, Inc. 5415 S.W. Westgate Drive, Portland, OR. 97221
46200	T & S Repossession 9882 S. Marguam Circle, Molalla, OR. 97038
31700	T M Collections, Inc. 2005 S.E. 82nd Ave., No. 7, Portland, OR. 97216
45700	Tact Collctions – abn, Tact Collections 3038 S.E. 119th, Portland, OR. 97266
33200	Telecredit Collection Service 1901 Avenue of The Stars, Third Floor, Los Angeles, CA. 90067
21200	Tem-Mar Enterprises, Inc. – abn, ACME Credit 824 N. A Street, Eugene, OR. 97401
36100	The Creative Consortium, Inc. – abn, The Marketing Connection, inc. 7242 S.W. 152nd, Beaverton, OR. 97007
16500	The Credit Bureau Inc. of Georgia 921 S.W. Washington, Room 816, Portland, OR. 97205
21400	Timber Collections, Inc. Professional Center, 1012 S.E. Oak Street, Suite 230, Roseburg, OR. 97470
45000	TJL Company 1835 N.W. 23rd Place, Portland, OR. 97210
42300	Trade Mark Business Services Corp. 9045 S.W. Barbur, Suite 3, Portland, OR. 97219
36400	Transtaafl Investigations P.O. Box 25758, Portland, OR. 97225
21500	Transworld Systems, Inc. 921 S.W. Washington, Suite 256, Portland, OR. 97205
21600	Treasure Valley Collection Agency 10387 Iowa Avenue, Payette, ID. 83661
30900	Tri-Systems Collection Service, Inc. 10835 Main Street, Milwaukie, OR. 97222
13100	Truax Corporation – abn, Central Credit Corporation 1760 S.W. Third Street, Corvallis, OR. 97330
46700	United Compucred Collections, Inc. 4190 Harrison Ave., Cincinnati, OH. 45211
35800	United Creditors Alliance Corp. 2323 Lake Aciub Drive, Columbus, OH. 43232
47700	United Recovery Services of S. OR, Inc. 20285 Antioch Rd., Medford, OR. 97501
22000	United Recovery Service, Inc. 705 Oak Grove Rd., Medford, OR. 97501
24400	US Bancorp Mortgage Co. 555 S.W. Oak Street, Portland, OR. 97208
22200	Valley Credit Service, Inc. 960 Broadway Street #4, Salem, OR. 97308
33900	Van Ru Credit Corporation 6141 North Cicero Avenue, Chicago, IL. 60646
47903	Van Ru Credit Corporation of California 209 E. Alameda Ave., Suite 204, Burbank, CA. 91504
22400	Vangauard Adjustment Co. 8525 N. Lombard, Portland, OR. 97203
41200	Watsons Z P.O. Box 1777, Albany, OR. 97321
39300	West Cost Collections – abn, Bruce Perkins P.O. Box 6073, Brookings, OR. 97415
22600	Western Credit & Collection Service 7337 N.E. Fremont Street, Portland, OR. 97213
44600	Western Finance Adjusters, Inc. P.O. Box 14361, Portland, OR. 97214
22800	Western Mercantile Agency, Inc. 840 Central, Coos Bay, OR 97420
34600	Western Specialty Products, Inc. – abn, Interstate Collections 1100 N.E. 21st Ave., Portland, OR. 97232

COLLECTION AGENCY CROSS-REFERENCE BY ASSUMED BUSINESS NAME

Assumed Business Name	*Agency Name*
Accounts Management Company	Credit Bureau of Columbia County, Inc.
Acme Credit	Tem-Mar Enterprises, Inc.
Advanced Collections	Advanced Collections
American Lenders Service Company	Oregon Adjusters Medford, Inc.
ASI	Asset Systems, Inc.
Asset Recovery, Inc.	Asset Recovery Group, Inc.
Assured Collections	Assured Collections
Bent/Linn Credit Service, Inc.	Linn Benton Credit Services, Inc.
BRS Collection Services	Metro Credit Consulting Service, Inc.
Bruce Perkins	West Cost Collections
C U Collectors, Inc.	Credit Union Collectors, Inc.
Carol Collections	Carol Collections
Central Credit Corporation	Truax Corporation
CIC, Inc.	Cleveland Investigation Company
Commercial Adjustment Company	MCS Services, Inc.
Control-O-Fax Corporation	Mifax
Credit Bureau of Salinas, Inc.	CBR Collection Services
Credit Bureau of Un/Wall CTS	Cam Credits, Inc.
Credit Protection Service IC System, Inc.	I C System, Inc.
Creditors Protective Assn., Inc.	Payco General American Credits, Inc.
Diversified Creditors Service	South Washington Collection Bureau, Inc.
Douglas Credit Bureau	Credit Services of Oregon, Inc.
Facility Management Services	Professional Collections, Inc.
Far West Credit Services	D R Credit Services, Inc.
FCA	Financial Collection Agencies
Financial Audit Services	Legal Action Unlimited, Inc.
Fuchs Business Consultants	Fuchs Business Liquidators, Inc.
Group Management Services	Healthlink
Guik Collection Service	Acme Financial Services, Inc.
Industrial Claims Service of Oregon	Omega Claims Service, Inc.
Industrial Credit Service	Cirn, Inc.
Interstate Collections	Western Specialty Products, Inc.
Jefferson State Adjusters	Jefferson State Adjusters
Klamath Basin Collection Service	Carter-Jones Collection Service, Inc.
Law Enforcement Recovery Service	Account Service Plan, Inc.
MD Financial Services	Marketing Dynamics, Inc.
Medical Dental Hospital Bureau, Eugene	Coastal Adjustment Bureau, Inc.
Metropolitan Agencies	Credit Systems of Oregon, Inc.
N.A.C.M. Oregon, Inc.	Nat. Assoc. of Credit Mgmt. OR, Inc.
National Collection Service	Gladys Corporation
Netco Financial Services	Field Service Management Group, Inc.
Northwest Adjustment	Capital Credit & Collection Service, Inc.
NWCC, Inc.	Northwest Coast Collections, Inc.
Pendleton Credit Reporting, Inc.	Pendleton Collections Incorporated
Portland Collectors, Inc.	Portland Credit, Inc.
Professional Credit Service	Ray Klein, Inc.
Professional Credit Service	Recovery Bureau of Oregon, Inc.
Receivable Control Systems	Healthlink Ventures Corp.
Spinner Collections	Spinner Financial Associated, Inc.
Tact Collections	Tact Collections
The Marketing Connection, Inc.	The Creative Consortium, Inc.
Tillamook County Collection Bureau	Clackamas County Collection Bureau, Inc.
Tri County Check Collections	Eagle Management Services, Inc.
Tri Metro Collections	Jacobs PC II Systems, Inc.
United Adjusters, Inc.	Bancorp Service Bureau, Inc.

Consumer Finance Companies

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT

Number of Licensees 143

ALBANY

BarclaysAmerican/Financial Inc., 208 West Second Avenue, PO Box 846 97321
Credithrift of America, Inc., 125 West Second Avenue 97321
Gateway America Financial Corp., 3209 S. Pacific Blvd. 97321
Norwest Financial System Oregon, Inc., 1958 E. Pacific Blvd. 97321

BAKER

Baker County Finance Company, 1920 Washington Street, PO Box 587 97814

BEAVERTON

Avco Financial Services of Oregon, Inc., 4255 S.W. Cedar Hills Blvd., PO Box 592 97005
Barclays American/Financial, Inc., 4800 S.W. Griffith Drive, PO Box 25716 97225
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 3671 S.W. Hall Blvd. 97005
Custom Credit Co., Inc., 11355 S.W. Canyon Road, PO Box 2104 97075
Household Finance Corporation II, 2865 S.W. Cedar Hills Blvd., Suite 1203, PO Box 674 97075
Manufacturers Hanover Consumer Services, Inc., 9955 S.W. Beaverton-Hillsdale Hwy., #125, 97005
Mellon Financial Services Corporation, 12570 S.W. First Street, PO Box 278 97075
Norwest Financial System Oregon, Inc., 12801-E S.W. Jenkins Road 97005
United Finance Co. (Beaverton Branch), 10095 S.W. Beaverton-Hillsdale Hwy., PO Box 305 97005

BEND

BarclaysAmerican/Financial, Inc., 20370 Anderson Road, PO Box 7318 97708
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 818 N.W. Wall Street, PO Box 542 97701
Credithrift of America, Inc., 1814 N.E. Division St., PO Box 5155 97708

CLACKAMAS

Household Finance Corporation II, PO Box 487, 16246 S.E. 82nd Drive 97015
Norwest Financial System Oregon, Inc., 8800 S.E. Sunnyside Road 97015
Transamerica Financial Services, 8800 S.E. Sunnyside Road, Suite 215 97015

COOS BAY

Credithrift of America, Inc., 3450 Ocean Blvd. 97420
Mellon Financial Services Corporation, 1165 Newmark Street 97420
Transamerica Financial Services, 210 S. 4th St., PO Box 1097 97420

CORVALLIS

Credithrift of America, Inc., 1414 N.W. 9th, PO Box 1350 97330
Mellon Financial Services Corporation, 900 N.W. Kings Blvd. 97330

EUGENE

Aetna Finance Company dba ITT Financial Services, 1011 Valley River Way #105 97401
Associates Financial Services Company of Oregon, Inc., 1142 Willagillespie Rd., Suite 11, 97401
Avco Financial Services of Oregon, Inc., 48 W. 18th, Suite 2 97401
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 814 Charnelton Street, PO Box 446 97401
Credithrift of America, Inc., 2848 Willamette Street 97405
Frontier Financial Co., 1200 Exec. Parkway, Suite 200 97401
Household Finance Corporation II, 1011 Valley River Way, #116-C 97440
Manufacturers Hanover Consumer Services, Inc., 1546 Coburg Rd. 97401
Mellon Financial Services Corporation
141 E. 11th Avenue, PO Box 284 97401
1416 Orchard Street 97403
Norwest Financial System Oregon, Inc., 1144 Willagillespie Road, Suite 4, 97401
Reliable Credit Association, Inc., 365 Coburg Road, PO Box 43 97440
The CIT Group/Equipment Financing, Inc., 975 Oak Street, Suite 330 97440
Transamerica Financial Services, 1500 Valley River Drive, Suite 303, 97401
United Finance Co. (Eugene Branch), 313 Goodpasture Is. Rd. 97401

FOREST GROVE

Credithrift of America, Inc., 1928 21st Avenue 97116

FORT LAUDERDALE, FLORIDA

American Express TRS Company, Inc., 777 American Expressway 33337

GLADSTONE

United Finance Co. (Gladstone Branch), 18431 S.E. McLoughlin Blvd., PO Box 218 97027

GRANTS PASS

United Finance Co. (Grants Pass Branch), 1455 N.E. Sixth Street, PO Box 470 97526

GRESHAM

BarclaysAmerican/Financial, Inc., 1230 E. Burnside Road, PO Box 491 97030
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 1665 N.E. Division St. 97030
Credithrift of America, Inc., 505 N.E. Second Avenue 97030
Norwest Financial System Oregon, Inc., Gresham Village, 2530 East Burnside 97030

HERMISTON

Transamerica Financial Services, 1050 North First Street, PO Box 125 97838

HILLSBORO

Mellon Financial Services Corporation, 862 S.E. Oak Street 97123
Security Finance Co., 188 S.E. Fourth Avenue 97123

KLAMATH FALLS

Mellon Financial Services Corporation, 2603 Crosby Avenue, PO Box 86 97601
Motor Investment Company, 531 South Sixth Street, PO Box 309 97601
Suburban Finance Company, 3928 South Sixth Street 97601
Transamerica Financial Services, 707 Main Street, PO Box 1269 97601

LA GRANDE

Community Financial Services, 111 Elm Street 97850

LAKE OSWEGO

Chase Manhattan Financial Services, Inc. dba Chase Manhattan of Oregon, 5285 South West Meadows Road 97034
Sears Consumer Financial Corp. of Delaware, One Centerpointe Drive 97035
Transamerica Financial Services, 5285 S.W. Meadows Rd. 97035

LEBANON

Norwest Financial System Oregon, Inc., 745 Main Street 97335

McMINNVILLE

Credithrift of America, Inc., 1900 N. Hwy. 99W 97128
United Finance Co. (McMinnville Branch), 135 N. Baker Street, PO Box 565 97128

MEDFORD

Aetna Finance Company dba ITT Financial Services, 2640 B Barnett Road 97501
Associates Financial Services Company of Oregon, Inc., 259 Barnett Rd., Suite J, PO Box 1743 97501
Credithrift of America, Inc., 206 S. Central Avenue 97501
Household Finance Corporation II, 111 East Main Street, PO Box 908 97501
Manufacturers Hanover Consumer Services, Inc., 1060 Biddle Road 97501
Mellon Financial Services Corporation, 703 Medford Shopping Center 97501
Norwest Financial System Oregon, Inc. 2328 Poplar Drive 97501
Transamerica Financial Services, 1430 E. McAndrews Road 97501
United Finance Co. (Medford Branch), 2743 North Pacific Highway, PO Box 4627 97501

MILWAUKIE

BarclaysAmerican/Financial, Inc., 18821 S.E. McLoughlin Blvd. 97222
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 17060 S.E. McLoughlin Blvd. 97222
Central Finance Co., 16703 S.E. McLoughlin Blvd. 97222
Credithrift of America, Inc., 10655 S.E. 42nd Avenue 97222
Mellon Financial Services Corporation, 16200 S.E. McLoughlin Blvd., PO Box 22347 97222

NEWPORT

Avco Financial Services of Oregon, Inc., 644 S.W. Coast Hwy., Suite E 97365

ONTARIO

Avco Financial Services of Oregon, Inc., 2880 S.W. 4th Avenue 97914
BarclaysAmerican/Financial, Inc., 1457 S.W. 4th Avenue, PO Box 128 97914

OREGON CITY

Avco Financial Services of Oregon, Inc., 133 Oregon City Shopping Center 97045
Credithrift of America, Inc., 901 Molalla Avenue 97045

PENDLETON

Aetna Finance Company dba ITT Financial Services, Melanie Square, 1730 S.W. Court 97801

PORTLAND

Aetna Finance Company dba ITT Financial Services
10415 S.E. Stark, Space A, PO Box 16430 97216
10412 S.E. 82nd Ave., PO Box 66484 97266
American Credit Corporation, 6643 N.E. Glisan Street 97213
American Express TRS Company, Inc., 1100 S.W. 6th Street 97204
American Savings Mortgage Services, Inc. dba American Savers Mortgage Corporation, 9320 S.W. Barbur Boulevard, Suite 255 97219
Associates Financial Services Company of Oregon, Inc.
10588 S.E. Washington 97216
Avco Financial Services of Oregon, Inc., 11920 S.E. Division 97266
BarclaysAmerican/Financial, Inc., 10591 S.E. Stark Street 97216
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2150 N.E. 82nd Avenue 97204
Caldwell Acceptance Corporation, PO Box 15158 97215
Chrysler First Financial Services Corporation, 9011 S.W. Beaverton-Hillsdale Hwy. 97225
Citicorp Mortgage, Inc., 10725 S.W. Barbur Blvd., Suite 100, 97219
Credithrift of America, Inc.,
1503 N.E. 122nd Blvd. 97230
8855 S.W. Beaverton-Hillsdale Hwy. 97221
4721 S.E. Woodstock Blvd. 97206
Custom Credit Co., Inc.
115 N.E. 122nd Avenue, PO Box 16581 97230
2000 N.E. Sandy Boulevard 97232
Ford Motor Credit Company, 1618 S.W. First Avenue #213, 97201
Great American Financial Services, Inc., 716 S.E. 11th 97214
Household Finance Corporation II
10116 S.E. Washington, PO Box 16336 97216
832 N.E. Broadway, PO Box 12022 97212
Manufacturers Hanover Consumer Services, Inc., 4340 N.E. Sandy Blvd., PO Box 13277 97213
Mellon Financial Services Corporation, 9955 S.E. Washington 97216
Norwest Financial System Oregon, Inc., 615 S.E. 162nd Avenue 97233
Reliable Credit Association, Inc., 1195 S.E. Powell Blvd., PO Box 42205 97242

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT – Continued

Security Pacific Financial Services, Inc.,
1 Lincoln Center, 10300 S.W. Greenburg Rd. 97223
8305 S.E. Monterey Avenue 97266
The Mortgage Exchange, Inc., 5100 S.W. Macadam Ave., Suite 300 97201
Transamerica Financial Services
6443 S.W. Beaverton-Hillsdale Hwy., Suite 101 97221
7931 N.E. Halsey, Suite 211 97213
United Finance Co., 515 E. Burnside Street 97214
United Finance Co. (Gateway Branch), 1424 N.E. 102nd Avenue 97220

REDMOND

Avco Financial Services of Oregon, Inc., 735 S. 6th Street 97756

ROSEBURG

Household Finance Corporation II, 1350-62 North Stephens Street 97470
Mellon Financial Services Corporation, 423 S.E. Jackson 97470
Transamerica Financial Services, 34 Garden Valley Shopping Center 97470
United Finance Co. (Roseburg Branch), 729 S.E. Washington Street, PO Box 1285 97470

SALEM

Aetna Finance Company dba ITT Financial Services, 982 Lancaster Drive N.E. 97301
Avco Financial Services of Oregon, Inc., 435 High St. N.E. 97301
BarclaysAmerican/Financial, Inc.
Market Square, 3348 Market Street N.E. 97301
2655 Commercial Street S.E., PO Box 3035 97302
Beneficial Oregon Inc. dba Beneficial Mortgage Co., 2411 Lancaster Drive N.E. 97305
Credithrift of America, Inc., 588 Chemeketa Street N.E. 97301
Household Finance Corporation II, 3000 Market Street N.E., Suite 110, 97303
Manufacturers Hanover Consumer Services, Inc., 395 State Street 97301
Mellon Financial Services Corporation, 342 Capitol Street N.E. 97301
Norwest Financial System Oregon, Inc., 3706 Center Street N.E. 97301
Reliable Credit Association, Inc., 3000 Market Street Plaza, PO Box 17067 97305
Transamerica Financial Services, 530 Center Street N.E., PO Box 2111 97308
United Finance Co. (Salem Branch), 654 Lancaster Drive N.E., PO Box 12305 97309

SALT LAKE CITY, UTAH

American Express TRS Company Inc., 4315 South 2700 West 84184

SEASIDE

United Finance Co. (Seaside Branch), 314 Avenue "A", PO Box 87 97138

SPRINGFIELD

Beneficial Oregon Inc. dba Beneficial Mortgage Co., 444 Main Street 97477
Brandt Financial Services, Inc., 806-A North "A" Street, PO Box 1352 97477
Credithrift of America, Inc., 1920 Olympic Street 97477

THE DALLES

Credithrift of America, Inc., 1254 West Sixth 97055
Transamerica Financial Services, 700 Union Street 97058

TIGARD

Aetna Finance Company dba ITT Financial Services, 11945 S.W. Pacific Highway #245 97219
United Finance Co. (Tigard Branch), 12900 S.W. Pacific Hwy., Suite D 97223
Realty Financial Services Co. dba Willamette Savings Financial Services, 10765 S.W. Greenburg Road 97223

WOODBURN

Gateway America Financial Corp., 1750 Mount Jefferson 97071

CONSUMER FINANCE LICENSEES

The following licenses were issued during 1987:

Gateway America Financial Corp. . . . . Mar. 5, 1987
3209 S. Pacific Blvd., Albany

Gateway America Financial Corp. . . . . Mar. 5, 1987
1750 Mount Jefferson, Woodburn

Security Pacific Finance Corp. . . . . Jun. 26, 1987
1 Lincoln Center, 10300 S.W. Greenburg Rd., Portland

Avco Financial Services of Oregon, Inc. . . . . Aug. 3, 1987
2880 S.W. 4th Street, Ontario

Avco Financial Services of Oregon, Inc. . . . . Aug. 3, 1987
1533 N. Pacific Hwy., Woodburn

Frontier Financial Co. . . . . Aug. 24, 1987
1200 Executive Parkway, Suite 200, Eugene

Avco Financial Services of Oregon, Inc. . . . . Aug. 24, 1987
735 S. Sixth Street, Redmond

Avco Financial Services of Oregon, Inc. . . . . Aug. 24, 1987
344 S.W. 7th, Suite C, Newport

Avco Financial Services of Oregon, Inc. . . . . Aug. 31, 1987
435 High Street N.E., Salem

Sears Consumer Financial Corporation of Delaware . . . . . Oct. 8, 1987
One Centerpointe Drive, Lake Oswego

Transamerica Financial Services . . . . . Nov. 13, 1987
5285 S.W. Meadows Road, Lake Oswego

The following licenses were surrendered during 1987:

Beneficial Oregon Inc. dba Beneficial Mortgage Co. . . . . Apr. 1, 1987
333 Main Street, Hermiston

Barcalysamerica Financial, Inc. . . . . Apr. 23, 1987
804 Olive Street, Eugene

BarclaysAmerican/Financial, Inc. . . . . Apr. 24, 1987
1834 Main Street, Baker

Associates Financial Services Co. of Oregon, Inc. . . . . Jun. 3, 1987
5110 N.E. Sandy Blvd., Portland

BarclaysAmerican/Financial, Inc. . . . . Jun. 4, 1987
3010 N.E. Broadway, Portland

Associates Financial Services Co. of Oregon, Inc. . . . . Jun. 12, 1987
1155 N.E. Division, Gresham

Associates Financial Services Co. of Oregon, Inc. . . . . Jun. 12, 1987
3000 Market Street N.E., Salem

Security Pacific Finance Corp. . . . . Jun. 26, 1987
1625 N.E. Kelly, Gresham

Community Financial Services . . . . . Aug. 3, 1987
2880 4th Avenue, Ontario

Community Financial Services . . . . . Aug. 17, 1987
1533 N. Pacific Highway, Woodburn

Community Financial Services . . . . . Aug. 28, 1987
111 Oak Street, #5, Hood River

Community Financial Services . . . . . Aug. 28, 1987
344 S.W. Seventh, Suite C, Newport

Avco Financial Services of Oregon, Inc. . . . . Sep. 3, 1987
1533 N. Pacific Hwy., Woodburn

Mellon Financial Services Corp. . . . . Sep. 25, 1987
3815 N.E. Tillamook, Portland

Sears Financial Corporation of Delaware . . . . . Oct. 8, 1987
9320 S.W. Barbur Blvd., Suite 142, Portland

The Cit Group/Equipment Financial, Inc. . . . . Oct. 19, 1987
1600 S.W. Fourth Avenue, Suite 655, Portland

U.S. Creditcorp . . . . . Nov. 13, 1987
111 S.W. Fifth, Portland

Transamerica Financial Services . . . . . Nov. 13, 1987
825 N.E. Multnomah Street, Portland

BarclaysAmerican/Financial, Inc. . . . . Nov. 23, 1987
343 S.E. Third Street, Hillsboro

Beneficial Oregon, Inc. dba Beneficial Mortgage Co. . . . . Dec. 13, 1987
1641 Highway 99W, Suite B-10, McMinnville

Beneficial Oregon, Inc. dba Beneficial Mortgage Co. . . . . Dec. 31, 1987
919 C. N.W. Circle Blvd., Corvallis

CONSUMER FINANCE LICENSEES

Changes in name or location during 1987:

From	To	Date
C.I.T. Financial Services, Inc. 1060 Biddle Road Medford, OR. 97501	Manufacturers Hanover Consumer Services, Inc.	Jan. 2, 1987
C.I.T. Financial Services, Inc. 9955 S.W. Beaverton-Hillsdale Hwy., Suite 125 Beaverton, OR. 97005	Manufacturers Hanover Consumer Services	Jan. 2, 1987
C.I.T. Financial Services, Inc. 1508 Coburg Road Eugene, OR. 97401	Manufacturers Hanover Consumer Services	Jan. 2, 1987
Finance One of Oregon, Inc., 395 State St. Salem, OR. 97301	Manufacturers Hanover Consumer Services	Jan. 2, 1987
Finance One of Oregon, Inc. 4340 N.E. Sandy Blvd. Portland, OR. 97213	Manufacturers Hanover Consumer Services	Jan. 2, 1987
Beneficial Oregon Inc. – dba Beneficial Mortgage Co. 1993 Lancaster Dr. N.E. Salem, OR. 97305	Beneficial Oregon Inc. – dba Beneficial Mortgage Co. 2411 Lancaster Dr. N.E.	Jan. 6, 1987
Credithrift of America Inc. 563 N.W. Monroe Corvallis, OR. 97330	Credithrift of America Inc. 1414 N.W. 9th, P.O. Box 1350 Corvallis, OR. 97330	Jan. 20, 1987
Aetna Finance Company – dba ITT Financial Services 8201 S.E. Powell Portland, OR. 97266	Aetna Finance Company – dba ITT Financial Services 10415 S.E. Stark St., Space A Portland, OR. 97216	Feb. 3, 1987
The Mortgage Exchange, Inc. 5200 S.W. Macadam Ave. Portland, OR. 97201	The Mortgage Exchange, Inc. 5100 S.W. Macadam Ave., Suite 300	Feb. 12, 1987
Transamerica Financial Services 242 South Broadway Coos Bay, OR. 97420	Transamerica Financial Services 210 South 4th Street	Feb. 23, 1987
Charles A. Bailey and Thomas A. Moore – dba Motor Investment Company 531 South Sixth Street Klamath Falls, OR. 97601	Thomas A. Moore and Jacqueline C. Moore – dba Motor Investment Company	Feb. 26, 1987
Credithrift of America, Inc. 1814 N.E. First Street Bend, OR. 97701	Credithrift of America, Inc. 1814 N.E. Division St., P.O. Box 5155 Bend, OR. 97708	Apr. 22, 1987
Credithrift of America, Inc. 5334 S.W. Beaverton-Hillsdale Hwy. Portland, OR. 97221	Credithrift of America, Inc. 8855 S.W. Beaverton-Hillsdale Hwy.	May 4, 1987
Credithrift of America, Inc. 814 Newmark Ave. Coos Bay, OR. 97420	Credithrift of America, Inc. 3450 Ocean Blvd.	Jul. 28, 1987
Avco Financial Services of Oregon, Inc. 4018 S.E. 82nd Ave. Portland, OR. 97266	Avco Financial Services of Oregon, Inc. 11920 S.E. Division	Sep. 8, 1987
Avco Financial Services of Oregon, Inc. 45-F Division Avenue Eugene, OR. 97401	Avco Financial Services of Oregon, Inc. 48 West 18th, Suite 2	Sep. 8, 1987
Citicorp Person to Person Financial Center, Inc. 10725 S.W. Barbur Blvd., Suite 100 Portland, OR. 97219	Citicorp Mortgage, Inc. 10725 S.W. Barbur Blvd., Suite 100	Sep. 30, 1987
Security Pacific Finance Corp. 1 Lincoln Center, 10300 Greenburg Road Portland, OR. 97223	Security Pacific Financial Services, Inc.	Nov. 1, 1987
Security Pacific Finance Corp 8305 Monterey Ave. Portland, OR. 97266	Security Pacific Financial Services, Inc.	Nov. 1, 1987
Credithrift of America, Inc. 2420 McDonald Lane McMinnville, OR. 97128	Credithrift of America, Inc. 1900 Hwy. 99W	Dec. 1, 1987

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED REPORTS
As of December 31, 1987
Number of Licensees – 143

ASSETS		
Loans – Consumer Finance Act		$451,560,116
Other receivables		312,245,458
Cash on hand and in banks		8,958,736
Real estate less depreciation		11,042,435
Office equipment and automobiles		2,731,280
Deferred charges		33,319,549
Other consumer finance assets		9,904,208
All other assets (combined)		51,108,896
Total Assets		$880,870,678
LIABILITIES AND CAPITAL		
Bank Debt		$ 80,834,163
Debentures or Public Debt		78,204,710
Other Liabilities		545,138,343
Reserve for Bad Debts:		
Loan Reserves for Prior Year	$ 15,780,239	
Additions from Undivided Profits	22,520,786	
Recoveries	1,421,458	
Less Losses	17,223,899	
Balance – Reserve for Bad Debts		22,498,584
Capital (if corporation)	47,057,584	
Surplus and Undivided Profits	100,754,764	
Capital Reserves	6,382,530	
Total Capital		154,194,878
Total Liabilities and Capital		$880,870,678

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED STATEMENTS OF INCOME AND EXPENSE

For Period from January 1, 1987 to December 31, 1987

Number of Licenses – 143

Income:	
Interest on consumer finance loans	$ 83,897,389
Interest on other receivables	36,772,697
Collections on loans	617,876
Collections on other receivables	325,933
Other income	36,962,982
Total income	$158,576,877
Expenses:	
Advertising	$ 4,417,512
Auditing	216,959
Bad Debts:	
Bad debts charged off to expense	11,441,331
Addition to reserve for bad debts	12,175,732
Depreciation	829,597
Insurance and fidelity bonds	1,619,101
Legal fees	731,751
Postage and express	736,771
Printing, stationery and supplies	1,548,727
Rent, light, heat and janitor	4,591,203
Salaries	21,140,240
Supervision and administration	7,230,684
Income taxes	4,481,991
All other taxes and license fees	1,241,514
Telephone and telegraph	2,646,813
Travel and automobile expense	984,066
Other expenses	14,859,548
Total expenses – excluding interest	$ 90,393,540
Net earnings before interest paid	67,683,337
Less: Interest paid on borrowed money	65,918,634
Net earnings after interest paid	$ 1,764,703

ANALYSIS OF LOANS UNDER CONSUMER FINANCE ACT

For Period from January 1, 1987 to December 31, 1987

	Number of Accounts	Percent of Total	Amount	Percent of Total
Total loans outstanding on December 31, 1986	88,896		$408,942,361	
Loans made during the period:				
(a) Loans $500.00 or less	8,127	11.54	$ 3,887,832	1.33
(b) Loans $500.01 to $2,000	33,663	47.82	41,237,309	14.13
(c) Loans $2,000.01 to $5,000	20,537	29.17	60,400,222	20.69
(d) Loans $5,000.01 to $10,000	3,728	5.30	27,815,724	9.53
(e) Loans $10,000.01 to $50,000	3,242	4.61	71,385,443	24.45
(f) Loans over $50,000	1,101	1.56	87,197,535	29.87
Total of loans made	70,398	100.00	$291,924,065	100.00
Loan balances purchased	8,508		$ 35,704,330	
Loan balances sold during year	9,843		$ 81,205,322	
Loan balances charged off	5,395		$ 10,919,642	
Collections of principal			$192,885,676	
Total loans outstanding on Dec. 31, 1987	89,144		$451,560,116	

ANALYSIS BY TYPE OF SECURITY

	Number of Accounts	Percent of Total	Amount	Percent of Total
Loans made during the period based in whole or in larger part on:				
(a) Automobiles	11,975	17.01	$ 33,658,924	11.53
(b) Personal property	10,931	15.53	19,503,615	6.68
(c) Autos and personal property	6,315	8.97	16,687,272	5.72
(d) Mobile homes	197	0.28	1,267,880	0.43
(e) Other chattels	4,804	6.82	12,494,011	4.28
(f) Real estate	6,211	8.82	157,596,071	-42.44
(g) Unsecured notes	26,586	37.76	39,451,215	13.51
(h) Comakers, endorsers or guarantors	506	0.72	538,188	0.18
(i) Other	2,876	4.09	10,726,889	3.67
Total of loans made	70,401	100.00	$291,924,065	100.00

Credit Unions

ALPHABETICAL LIST OF CREDIT UNIONS

Name of Credit Union	*City*	*Page*
Benton Credit Union	Corvallis	72
Broadway Cab Credit Union	Portland	73
Carnation Employees' Credit Union	Portland	73
City of Portland Employees Credit Union	Portland	73
Electra Credit Union	Portland	73
Emerald Credit Union	Eugene	72
Federal-Metals Central Credit Union	Albany	72
Food Industries Credit Union	Springfield	75
Mail-Well Credit Union	Portland	73
Marion and Polk Schools Credit Union	Salem	75
Multco Employees Credit Union	Portland	73
NW Dairy Products Credit Union	Portland	73
ORSO Employees Credit Union	Portland	74
Oregon Central Credit Union	Portland	73
Oregon Corporate Central Credit Union	Beaverton	72
Oregon Standby Credit Union	Portland	73
Oregon Telco Credit Union	Portland	74
Portland Federal Employees Credit Union	Clackamas	72
Portland Postal Employees Credit Union	Portland	74
Portland Teachers Credit Union	Portland	74
Radio Cab Credit Union	Portland	74
Safeway Norwest Central Credit Union	Portland	74
Salem Postal Credit Union	Salem	75
Service Employees of Lane County Credit Union	Eugene	72
Shell Portland Credit Union	Portland	75
State Employees Credit Union	Salem	75
Trans Western Credit Union	Portland	75
U-Lane-O Credit Union	Eugene	72
Valley Health Credit Union	Salem	75
Western Waxed Paper Employees Credit Union	Portland	75
Wood Products Credit Union	Springfield	76

DIRECTORY

of

Credit Unions in the State of Oregon

Under the Jurisdiction of the

Division of Finance and Corporate Securities

Department of Insurance and Finance

FEDERAL-METALS CENTRAL CREDIT UNION, ALBANY
Date of Authorization November 15, 1955; Authorization No. 46
Head Office,
645 Waverly Drive S.E.
Albany, Oregon 98321
Tel. 928-4536

Philip E. Sanker	Treasurer/Manager

Directors

Richard E. Siemens	*Robert W. Hamilton*	*Barry Holsworth*
James E. Bryant	*John F. Crose*	*Edward Hartman*
Alfred D. Fryer	*Richard Shanks*	*Martha Chambers*

OREGON CORPORATE CENTRAL CREDIT UNION, BEAVERTON
Date of Authorization July 11, 1978; Authorization No. 67
Charter No. 7
Head Office,
4970 S.W. Griffith Drive
Beaverton, Oregon 97075
Tel. 641-8420

Tom Augustine	President
Jim Eberle	Senior Vice President
Robert Barzler	Vice President

Directors

Don Strausbaugh	*Ava Milosevich*	*Mark Turnham*
Pat Garity	*Hank Caldwell*	

PORTLAND FEDERAL EMPLOYEES CREDIT UNION, CLACKAMAS
Date of Authorization October 19, 1936; Authorization No. 16
Head Office,
14935 S.E. 82nd Drive
Clackamas, Oregon 97015
P.O. Box 66450
Portland, Oregon 97266
Tel. 657-4884

H.R. Oberg	Treasurer/General Manager
Richard E. Gwaltney	Executive Vice President
Eric A. Mercer	Asst. Treasurer/Vice President Finance
Rebecca R. Kantola	Vice President Personnel/Public Relations
Shirley A. Howard	Vice President Field Operations
Kathleen M. Scholes	Asst. Vice President Accounting
James R. Lumpkin	Asst. Vice President Lending
Susan A. Tibbs	Asst. Vice President Branches

Multnomah Branch,
319 S.W. Pine
Portland, Oregon 97204
Tel. 221-0978

Federal Building Branch,
Federal Office Building
1220 S.W. Third Avenue
Portland, Oregon 97204
Tel. 226-0020

Directors

Donald Heuvel	*Charles Petersen*	*Alice Hensley*
Gretchen Goodson	*Theron Horseman*	*Thomas DeKlyen*
Wayne Medford	*Robert Kemper*	*Kenneth Claseman*

BENTON CREDIT UNION, CORVALLIS
Date of Authorization March 19, 1953; Authorization No. 44
Head Office,
1815 N.W. Circle Blvd.
Corvallis, Oregon 97330-1310
Tel. 754-7765

Lee Spitznogle	Treasurer/Manager
Donald Nieman	Asst. Manager

Directors

Florence Moss	*Tom Boehme*	*Harold Brauner*
Ronald Sather		

EMERALD CREDIT UNION, EUGENE
Date of Authorization January 20, 1961; Authorization No. 55
Head Office,
247 West 10th
Eugene, Oregon 97401
Tel. 687-1656

George Wickizer II	Manager

Directors

Roy Scherer	*John Hamburg*	*Terry Lansing*
Barbara Moody	*Ray Klein*	*James Roles*
Rick Bates		

SERVICE EMPLOYEES OF LANE COUNTY CREDIT UNION, EUGENE
Date of Authorization November 23, 1936; Authorization No. 17
Head Office,
299 East 11th
Eugene, Oregon 97401
Tel. 686-9251

Richard S. Boettcher	President/CEO
Ava L. Milosevich	Senior Vice President/ Administration
Jean Webb	Vice President/Marketing
Karen Romero	Vice President/Operations
Norren Franz-Hovis	Human Resources

Springfield Branch,
1018 Main Street
Springfield, Oregon 97477
Tel. 484-3737

Valley River Branch,
752 Goodpasture Island Road
Eugene, Oregon 97401
Tel. 344-3247

Directors

Harold Welborn	*Alice Kaseberg*	*Wayne Morgan*
Carmalita Looney	*Esther Eno*	*Dick Metzler*
Bill Schulke	*Kaye LeFrancq*	*Mike Morris*

U-LANE-O CREDIT UNION, EUGENE
Date of Authorization September 1, 1981; Authorization No. 10
Charter No. 70
Head Office,
588 East Eleventh Avenue
Eugene, Oregon 97401
Tel. 687-2347

Lynn F. Sullivan	General Manager
Eldon Ehlers	Vice President/Loans
Gordon P. Hoerauf	Vice President/Administration
Joy L. Hoerauf	Vice President/Marketing
Leah Murphy	Vice President/Operations

Directors

Donald Moon Lee	*Darrel Wilson*	*B. Diane Miller*
Robert Schutz	*Michael Hopewell*	*Bill Bryant*
Robert Campbell (Alt.)		

BROADWAY CAB CREDIT UNION, PORTLAND
Date of Authorization March 19, 1940; Authorization No. 33
Head Office,
1734 N.W. 15th Avenue
Portland, Oregon 97209
Tel. 222-2671
Marylin Ball-Brown Manager

Directors

Marilyn Reese	*Edward Hauzenberger*	*Bradford Smith*
Melvin Sutton	*Gene Brown*	

CARNATION EMPLOYEES' CREDIT UNION, PORTLAND
Date of Authorization March 15, 1956; Authorization No. 48
Head Office,
3342 S.E. Morrison
Portland, OR 97214
Tel. 238-7732
Bonnie R. Cyr Manager
Connie S. Goodman Manager

Directors

Margaret M. Young	*Leonard Simmons*	*Don Boitano*
Dick Holmes	*David Zamorano*	*William E. Maine*
Bill Peterson	*Eric Gunnell (Alt.)*	

CITY OF PORTLAND EMPLOYEES CREDIT UNION, PORTLAND
Date of Authorization October 1, 1936; Authorization No. 15
Head Office,
3010 S.E. Belmont
Portland, Oregon 97214
Tel. 234-9851
Ron Barrick General Manager
Gail Gomez Operations Manager
Mary Ellen Knipe Controller

Directors

Vern Bowers	*Del T. Reeder*	*Richard E. Zoelch*
Dennis A. Choquette	*Joseph T. Cereghino*	*Steve D'Amborsia*
Jerry C. Fellows	*Roger F. Hediger*	*William F. Johnson*
Jim Michaelson	*Rance J. Webley*	

ELECTRA CREDIT UNION, PORTLAND
Date of Authorization September 5, 1928; Authorization No. 4
Head Office,
3717 S.E. 17th
Portland, Oregon 97202-3895
Tel. 238-3911
Allen M. Kofsky Treasurer/Manager, CEO
Musette Allen Assistant Manager

Directors

Robert Clayton	*Frank Shrives*	*Carroll Sundet*
C. Verne Stickler	*Glenn Permann*	*Ruthann Mogen*
Mike McLain	*Robert E. Lee*	*Steve Hawke*
Tom Alldrin		

MAIL-WELL CREDIT UNION, PORTLAND
Date of Authorization May 9, 1950; Authorization No. 40
Head Office,
2515 Mailwell Drive
Portland, Oregon 97222
Tel. 654-3141
Carol Martin Manager

Directors

Eric Weisenborn	*Clifford Groves*	*Jack Baines*
Lila McCoy	*Joyce Gibbons*	

MULTCO EMPLOYEES CREDIT UNION, PORTLAND
Date of Authorization February 15, 1934; Authorization No. 7
Head Office,
4110 S.E. Hawthorne Blvd.
Portland, Oregon 97214
Tel. 227-5571
Robert Burns Treasurer/Manager

Directors

Leonard Shoepe	*Larry Goddard*	*Joyce Holmes*
Cathy Blackman	*David Bogucki*	*Doug Cowley*
Ardy Craghead		

NW DAIRY PRODUCTS CREDIT UNION, PORTLAND
Date of Authorization October 9, 1939; Authorization No. 31
Head Office,
8106 N.E. Wasco
Portland, Oregon 97213
Tel. 233-1943
Karen Hefflin Manager

Directors

Kathy Lakin	*Roger Crow*	*Neil Swarthout*
Neil Guptil	*Leland Dawson*	*Eileen Gillespie*
George Oliver		

OREGON CENTRAL CREDIT UNION, PORTLAND
Date of Authorization June 3, 1937; Authorization No. 19
Head Office,
336 N.E. 20th Avenue
Portland, Oregon 97232
Tel. 239-5333

West Metro Branch,
8625 S.W. Cascade Avenue, Suite 106
Beaverton, Oregon 97005
Tel. 646-9243

Eugene Branch,
360 E. 8th Street
Eugene, Oregon 97401
Tel. 687-0953
Ernest A. Griffith Chief Executive Officer

Directors

William Welter	*Don Jost*	*Charlene Baker*
Bob Himmelright	*Dale Jolliff*	*Allen Olson*

OREGON STANDBY CREDIT UNION, PORTLAND
Date of Authorization October 15, 1983; Authorization No. 27
Head Office,
11781 N.E. Glisan Street
Portland, Oregon 97220
Tel. 256-5616
Eugene R. Eckart Manager

Directors

Robert Tobney	*Franklin E. Jenkins*	*Thomas G. Butler*
Ralph Ledbetter	*Richard L. Lauderback*	

OREGON TELCO CREDIT UNION, PORTLAND
Date of Authorization July 24, 1937; Authorization No. 21
Head Office,
2121 S.W. Fourth Avenue
Portland, Oregon 97201
Tel. 227-5571

Wayne Gaylin	Treasurer/Manager
Cherie Bolton	Technical Services Manager
Patricia Elliott	Operations Manager
Robert Kuhnert	Controller
Jeff Schroth	Administrative Coordinator

Directors

Gordon Akeson	*Angie Davis*	*Terry Gavin*
Ray Gribling	*Ed McAyeal*	*Al McCloskey*
Merril McFarland		

ORSO EMPLOYEES CREDIT UNION, PORTLAND
Date of Authorization March 23, 1936; Authorization No. 13
Head Office
5531 N.W. Doane
Portland, Oregon 97210
Tel. 221-7756

James E. Seafeld	President
Eugene E. Graber	Vice President
Sharon A. Downey	Vice President
Liz Schilling	Manager

Directors

James E. Seafeldt	*Eugene Graber*	*Sharon A. Downey*
Gerald E. Kemper	*Charlotte A. Clunas*	*James R. Collins*
Walter L. Green	*Eric Hayashi*	*Leo C. Maguire*

PORTLAND POSTAL EMPLOYEES CREDIT UNION, PORTLAND
Date of Authorization June 18, 1928; Authorization No. 2
Head Office
421 S.E. 10th Avenue
Portland, Oregon 97214
Tel. 235-3128

Lee Hardiman	President
Mark Turnam	Executive Vice President

Beaverton Branch,
4200 S.W. Watson
Beaverton, Oregon 97005
Tel. 644-2669

Eastside Branch,
14815 S.E. Division, Suite B
Portland, Oregon 97233
Tel. 760-5304

Main Office Branch,
715 N.W. Hoyt
Portland, Oregon 97209
Tel. 223-1669

Portland Air Base Branch
6801 N.E. Cornfoot Road
Portland, Oregon 97218
Tel. 249-0961

Directors

Verne Hertner	*Clarence Giebelhouse*	*Carmine Tomacelli*
Roger Strobel	*Rex Morris*	*Charles Brown*
Marie Mullins	*Howard Congdon*	*John Almeter*
Richard Lonardini		

PORTLAND TEACHERS CREDIT UNION, PORTLAND
Date of Authorization December 21, 1932;
Authorization No. 6
Head Office
1720 N.E. 9th Street
Portland, Oregon 97212
Tel. 288-6291

John Beckwith	President

Beaverton Branch,
10700 S.W. Beaverton-Hillsdale Hwy.
Park Plaza West, Suite 216
Beaverton, Oregon 97005
Tel. 643-3000

Gresham Branch,
1220 East Burnside
Gresham, Oregon 97030
Tel. 661-4880

McMinnville Branch,
2410 McDonald Lane
McMinnville, Oregon 97128
Tel. 472-0337

Mt. Park Branch,
11830 S.W. Kerr Parkway
Lake Oswego, Oregon 97034
Tel. 245-7233

Oak Grove Branch,
2915 S.E. Oak Grove Boulevard
Milwaukie, Oregon 97222
Tel. 653-0353

Powell Boulevard Branch,
8507 S.E. Powell Boulevard
Portland, Oregon 97266
Tel. 777-6190

Directors

Philip Carrier	*Dwayne Osburn*	*Bertha Little*
Paul Benninghoff	*David Fluaitt*	*Edward Forness*
Arlene Foss	*Milton Hakanson*	*Leodis McDaniel*
Lou Merrick	*Thomas Nutter*	*Edith Peck*
Jim Sager	*Fred Wong*	*Ferd Zurcher*

RADIO CAB CREDIT UNION, PORTLAND
Date of Authorization April 23, 1948; Authorization No. 38
Head Office
1613 N.W. Kearney
Portland, Oregon 97209
Tel. 226-7319

Calvin Schuyler	Manager

Directors

E. C. Hansen	*L. J. Christy*	*J. Maloney*
L. Lanaker	*S. Entler*	

SAFEWAY NORWEST CENTRAL CREDIT UNION, PORTLAND
Date of Authorization January 1, 1981; Authorization No. 69
Charter No. 9
Head Office
2537 S.E. Hawthorne
Portland, Oregon 97214
Tel. 233-6261

Ken H. Poole	President
William B. Borquist	Vice President

West Side Branch,
3600 S.W. Cedar Hills Blvd.
Beaverton, Oregon 97075
Tel. 626-6600

Directors

Robert Jacobson	*Marianne Sauer*	*Teresa Phillips*
David Peters	*Jerome Kiolbasa*	*Richard Meier*
Roger Greenman	*Larry Halme*	*Donald Mac Rae*

SHELL PORTLAND CREDIT UNION, PORTLAND
Date of Authorization June 29, 1956; Authorization No. 49
Charter No. 9
Head Office
5880 N.W. St. Helens Road
Portland, Oregon 97210
Tel. 228-7321
Marlys Stevenson Manager

Directors

L. C. Hood	*G. A. Taylor*	*D. E. LaBarre*
	W. B. Yadon	*H. H. Sakaguchi*

TRANS WESTERN CREDIT UNION, PORTLAND
Date of Authorization, March 25, 1960; Authorization No. 54
Head Office
11781 N.E. Glisan Street
Portland, Oregon 97220
Tel. 252-4101
Gene Eckart Manager

Directors

Hobart Manns	*Dan L. Huisman*	*Virginia Michel*
Jerry Darrah	*Emil Smolich*	

WESTERN WAXED PAPER EMPLOYEES CREDIT UNION, PORTLAND
Date of Authorization, April 12, 1935; Authorization No. 11
Head Office
3400 N. Marine Drive
Portland, Oregon 97217
Tel. 283-0401
Judy Green Manager

Directors

Philip Martin	*Henry Noell*	*June Foister*
Robert Steel	*Eldon Magnnuson*	*John Francis*
Patrick Gornowicz		

MARION AND POLK SCHOOLS CREDIT UNION, SALEM
Date of Authorization, January 15, 1936;
Authorization No. 12
Head Office
1900 Hines Street S.E.
Salem, Oregon 97302
Tel. 588-0181
Dan Penn President/CEO
Joel Wade Vice President/Controller
Cindy Dodson Vice President/Operations Manager
Dave Litchy Vice President/Lending Manager

Directors

Earl Littrell	*Brian Hardin*	*Marian Paulsen*
Glen Sweet	*Jim Cockrell*	*Mark Fineran*
William J. Liebertz III		

SALEM POSTAL CREDIT UNION, SALEM
Date of Authorization, May 6, 1930; Authorization No. 9
Head Office
P.O. Box 13285
Salem, Oregon 97309
Tel. 364-8803
Sandra L. Koskondy Manager

Directors

Frank Milmore	*Michael Hedges*	*Gerry Goss*
Susan O'Brien	*Dave Watson*	*Tom Wolf*
Margaret Giddens		

STATE EMPLOYEES CREDIT UNION, SALEM
Date of Authorization, June 17, 1937; Authorization No. 14
Head Office
1550 State Street
Salem, Oregon 97301
Tel. 585-7084
Larry J. Queen President
Craig Johnson Main Branch Manager

Portland Branch,
1521 S.W. First
Portland, Oregon 97201
Tel. 227-4132

Directors

F. Gordon Shattuck	*Ira Jones*	*Neal R. Fisher*
John Akin	*William Patton*	*George LeTourneux*
Marvin Fanshier		

VALLEY HEALTH CREDIT UNION
Date of Authorization, April 19, 1957; Authorization No. 50
Head Office
2096 Mission Street S.E.
Salem, Oregon 97301
Tel. 364-7999
Diane Scott Manager
Alison Hawley Credit Manager

Directors

Tom Roberts	*Carol Fisher*	*Linda Rice*
Randy Fultz	*Patricia Vanderham*	*Dennis Nielsen*
Judy Jarvill	*Jeanette K. Paige*	*James Tuzzio*
Robert Zumwalt		

FOOD INDUSTRIES CREDIT UNION, SPRINGFIELD
Date of Authorization, June 16, 1976; Authorization No. 62
Charter No. 2
Head Office
P.O. Box 7245
Eugene, Oregon 97401
Tel. 741-2605
David A. Culver President/General Manager
Linda J. Allison Assistant General Manager/ Assistant Treasurer

Continental Branch,
10200 N. Lombard Street
Portland, Oregon 97203
Tel. 240-4266

Salem Branch,
930 25th Street S.E.
Salem, Oregon 97301
Tel. 588-1982

Directors

Gary W. Lewis	*Sandy Thomas*	*Peggy Mayes*
Ken Whitney	*Cathy Kennedy*	*Allen Dozier*
Tim Cannell		

WOOD PRODUCTS CREDIT UNION, SPRINGFIELD
Date of Authorization, December 17, 1973;
Authorization No. 59
Head Office,
42nd & E Streets
Springfield, Oregon 97477
Tel. 747-4231

John McLaughlin	Treasurer/President
James Larson	Marketing Manager
Neva Nelson	Human Resource Director
Mike McMahan	Operations Manager
Dennis Powell	Financial Officer

Albany Branch,
707 Waverly Drive S.E.
Albany, Oregon 97321
Tel. 928-2773

Bend Branch,
1143 Northeast 4th
Bend, Oregon 97701
Tel. 382-2485

Cottage Grove Branch,
600 Jefferson Street
Cottage Grove, Oregon 97424
Tel. 942-3371

Medford Branch,
624 South Riverside
Medford, Oregon 97501
Tel. 779-2184

North Bend Branch,
Highway 101 and State Street
North Bend, Oregon 97459
Tel. 756-7556

Portland Branch,
2017 Lloyd Center
Portland, Oregon 97232
Tel. 249-1811

Roseburg Branch,
2335 Northeast Kline
Roseburg, Oregon 97470
Tel. 673-4461

Westside Branch,
2130 West 6th Avenue
Eugene, Oregon 97402
Tel. 686-2934

Directors

Janice Blankenship	*Dennis Helms*	*John Will*
Judy Shurts	*Steve Jurgens*	*Tom Veltman*
Henry Garrelts	*Ron Howe*	*Bradley Anderson*

BRANCHES AUTHORIZED

Name and Location of Branch	*Credit Union*	*Cert. No.*	*Authorized*
Eastside Branch 14815 S.E. Division, Suite B Portland, OR. 97233	Portland Postal Employees Credit Union	30	Jul. 1, 1987
Beaverton Branch 4200 S.W. Watson Beaverton, OR. 97005	Portland Postal Employees Credit Union	31	Sep. 1, 1987
West Side Branch 2537 S.E. Hawthorne Blvd. Beaverton, OR. 97005	Safeway Norwest Credit Union	32	Sep. 31, 1987

CREDIT UNIONS
Change of Name – Change of Location
Change of Status

From	*To*	*Effective Date*
Eugene Branch of Oregon Central Credit Union 545 Willamette St. Eugene, OR. 97401	Eugene Branch of Oregon Central Credit Union 360 E. 8th St.	Sep. 1, 1987
Federal-Metals Credit Union P.O. Box D Albany, OR. 97321	Federal-Metals Central Credit Union	Jun. 29, 1987
Safeway Norwest Credit Union 2537 S.E. Hawthorne Blvd. Portland, OR. 97214	Safeway Norwest Central Credit Union	Jun. 30, 1987
Gresham Branch of Portland Teachers Credit Union 1220 N.E. Burnside Gresham, OR. 97030	Gresham Branch of Portland Teachers Credit Union 1605 N.E. Kelly	Dec. 31, 1987

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE CHARTERED CREDIT UNIONS AND THREE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	1985	1986	1987	% OF CHANGE	PERCENT OF TOTAL OPERATING INCOME 1985	1986	1987
OPERATING INCOME:							
Interest on loans	65,678,720	68,378,992	76,655,805	12.10	68.63	66.44	67.50
(Less) interest refunded	213,906	0	0	0.00	0.22	0.00	0.00
Income from investments	26,439,295	29,262,840	29,735,121	1.61	27.63	28.43	26.18
Other operating income	3,783,460	5,264,717	7,167,141	36.13	3.95	5.11	6.31
Total operating income	95,687,569	102,906,549	113,558,067	10.35	100.00	100.00	100.00
OPERATING EXPENSES:							
Employee compensation	12,498,515	14,430,265	16,351,701	13.31	13.06	14.02	14.39
Travel and conference expense	370,675	406,611	594,313	46.16	0.38	0.39	0.52
Office occupancy expense	1,761,053	1,926,163	2,152,301	11.74	1.84	1.87	1.89
Office operations expense	5,719,542	6,627,187	7,554,092	13.98	5.97	6.44	6.65
Educational & promotional expenses	814,486	975,914	1,126,861	15.46	0.85	0.94	0.99
Loan servicing expense	425,064	445,480	521,979	17.17	0.44	0.43	0.45
Professional and outside services	2,320,071	3,001,019	3,628,286	20.90	2.42	2.91	3.19
Provision for loan losses	2,117,591	2,454,984	3,333,281	35.77	2.21	2.38	2.93
Provision for investment losses	0	0	0	0.00	0.00	0.00	0.00
Member insurance	758,521	766,889	680,549	−11.25	0.79	0.74	0.59
Operating fees	244,882	94,341	149,852	58.84	0.25	0.09	0.13
Interest on borrowed money	288,666	439,150	1,231,626	180.45	0.30	0.42	1.08
Miscellaneous operating expenses	734,813	760,543	855,379	12.46	0.76	0.73	0.75
Total operating expenses	28,053,879	32,328,546	38,180,220	18.10	29.31	31.41	33.62
Income (loss) from oper. before div.	67,633,690	70,578,003	75,377,847	6.80	70.68	68.58	66.37
NON-OPERATING GAINS (LOSSES):							
Gain (loss) on investments	335,384	867,304	−93,657	−110.79	0.35	0.84	−.08
Gain (loss) disp. of fixed assets	185,713	4,698	31,317	566.60	0.19	0.00	0.02
Other non-operating income (exp.)	−20,618	21,705	−37,728	−273.82	−0.02	0.02	−.03
Total net income (loss) before div. & int.	68,134,169	71,471,710	75,277,779	5.32	71.20	69.45	66.29
INTEREST ON DEPOSITS/DIVIDENDS ON SHARES:							
Dividends on shares	29,556,481	34,373,596	30,341,276	−11.73	30.88	33.40	26.71
Interest on deposits	31,158,671	28,717,829	33,594,290	16.98	32.56	27.90	29.58
Net income (loss) after div. & int.	7,419,017	8,380,285	11,342,213	35.34	7.75	8.14	9.98
ALLOCATION OF NET INCOME (LOSS):							
Transfer to statutory reserves	3,883,441	3,681,987	3,720,166	1.03	4.05	3.57	3.27
Net income (loss) after adj.	3,535,576	4,698,298	7,622,047	62.22	3.69	4.56	6.71
Additional transfers to reserve	0	0	4,480,674	100.00	0.00	0.00	3.94
Adjusted net income (loss)	3,535,576	4,698,298	3,141,373	−33.13	3.69	4.56	2.76

CONSOLIDATED REPORT OF CONDITION

Compiled as of

	Credit Unions	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
Albany	Federal-Metals Central Credit Union	27,216,707	302,569	8,466,779	1,433,218	499,591	37,918,864	14.76
Beaverton	Oregon Corporate Central Credit Union	27,481,738	3,048,029	130,076,969	61,017	828,618	161,496,371	9.50
Clackamas	Portland Federal Employees Credit Union	13,460,372	293,858	5,202,543	5,775,656	230,355	24,962,784	1.01
Corvallis	Benton Credit Union	3,002,530	7,263	3,278,483	42,464	27,220	6,357,960	11.41
Eugene	Emerald Credit Union	1,455,587	16,165	479,392	13,221	28,282	1,992,647	7.92
Eugene	Service Employees of Lane County Credit Union	62,289,128	1,257,743	20,633,636	3,410,660	814,981	88,406,148	10.69
Eugene	U-Lane-O Credit Union	48,465,827	771,139	16,659,484	2,444,651	1,262,831	69,603,932	15.63
Portland	Broadway Cab Credit Union	404,300	13,726	79,797	12,642	1,017	511,482	14.26
Portland	Carnation Employees Credit Union	888,101	1,000	512,397	4,980	932	1,407,410	6.74
Portland	City of Portland Employees Credit Union	27,973,726	63,538	7,765,245	540,949	303,639	36,647,097	3.33
Portland	Electra Credit Union	20,093,800	395,475	17,758,270	923,823	574,816	39,746,184	3.20
Portland	Mail-Well Credit Union	632,801	946	154,923	200	2,991	791,861	18.98
Portland	Multco Employees Credit Union	14,146,269	145,572	1,888,660	461,882	81,970	16,724,353	10.81
Portland	NW Dairy Products Credit Union	1,626,526	10,663	557,906	151,578	15 077	2,361,750	6.70
Portland	Oregon Central Credit Union	20,784,766	1,465,541	9,653,680	561,412	490,194	32,955,593	10.92
Portland	Oregon Standby Credit Union	307,672	14,744	410,391	4,482	3,518	740,807	−1.13
Portland	Oregon Telco Credit Union	111,340,145	274,350	40,375,411	2,811,132	2,321,758	157,122,796	10.91
Portland	ORSO Employees Credit Union	1,290,720	150	686,265	959	428	1,978,522	16.24
Portland	Portland Postal Employees Credit Union	21,428,610	631,742	17,138,930	622,402	168,834	39,990,518	1.16
Portland	Portland Teachers Credit Union	173,153,047	4,387,334	52,462,132	2,323,325	1,719,857	234,045,695	12.45
Portland	Radio Cab Credit Union	545,141	6,419	602,771	400	1,280	1,156,011	10.61
Portland	Safeway Norwest Central Credit Union	53,282,931	1,791,784	2,353,052	1,018,136	350,587	58,796,490	15.82
Portland	Shell Portland Credit Union	185,356	609	225,819	5	1,183	412,972	−8.79
Portland	Trans Western Credit Union	387,630	7,048	309,856	4,917	3,375	712,826	−39.03
Portland	Western Waxed Paper Employees Credit Union	1,388,239	42,662	914,376	24,562	17,420	2,387,259	−6.24
Salem	Marion and Polk Schools Credit Union	24,835,408	412,428	16,017,663	1,965,912	371,149	43,602,560	7.60
Salem	Salem Postal Credit Union	1,900,819	30,971	619,145	18,107	0	2,569,042	12.37
Salem	State Employees Credit Union	22,843,857	1,072,637	12,341,216	899,636	421,539	37,578,885	14.55
Salem	Valley Health Credit Union	3,488,165	140,942	1,063,639	258,653	55,662	5,007,061	17.64
Springfield	Food Industries Credit Union	15,294,955	340,893	1,454,550	622,291	114,349	17,827,038	18.33
Springfield	Wood Products Credit Union	64,682,067	1,956,942	27,547,714	2,883,691	960,543	98,030,957	13.97
31	Total State-Chartered Credit Unions	766,276,940	18,904,882	397,691,094	29,296,963	11,673,996	1,223,843,875	10.76

THREE-YEAR COMPARATIVE

State Chartered

December

GROWTH ANALYSIS	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
31 Dec 1987	766,276,940	18,904,882	397,691,094	29,296,963	11,673,996	1,223,843,875	10.76
31 Dec 1986	617,755,224	18,143,099	428,239,276	28,508,342	12,300,387	1,104,946,328	21.39
31 Dec 1985	522,667,825	17,721,632	332,936,735	27,675,935	9,235,923	910,238,050	20.11
Increase between 31 Dec 1987 & 31 Dec 1986	148,521,716	761,783	−30,548,182	788,621	−626,391	118,897,547	
Percent of Change	24.04	4.19	−7.13	2.76	−5.09	10.76	

OF STATE CHARTERED CREDIT UNIONS

December 31, 1987

Notes & Interest Payable	Dividends & Dep. Int. Payable	Other Liabilities	Total Liabilities	Total Savings	Statutory Reserves	Other Reserves	Undivided Earnings	% of Change
34,751	972	188,228	223,951	35,612,955	1,503,528	86,445	491,985	28.09
22,789,817	848,951	36,252	23,675,020	133,265,702	2,084,268	0	2,471,381	14.63
0	160,127	131,044	291,171	23,800,923	686,741	0	203,949	-11.55
0	0	4,182	4,182	5,438,620	219,042	178,793	517,323	24.85
0	0	2,487	2,487	1,912,643	70,472	0	7,045	20.09
0	36,871	61,907	98,778	82,779,464	3,077,977	23,609	2,426,320	11.10
1,521,093	17,690	576,615	2,115,398	63,502,871	1,934,734	0	2,050,929	29.45
0	419	1,581	2,000	447,649	25,548	0	36,285	6.75
0	4,247	0	4,247	1,283,126	55,148	0	64,889	59.06
0	0	184,268	184,268	32,682,337	1,507,960	0	2,272,532	23.21
0	299,240	134,435	433,675	36,056,229	1,431,257	0	1,825,023	9.18
0	0	2,119	2,119	712,568	37,689	0	39,485	8.88
0	15,102	8,524	23,626	15,524,329	628,477	6,000	541,921	3.20
0	0	2,951	2,951	2,018,739	32,634	94,310	213,116	0.73
0	6,406	0	6,406	30,686,964	1,004,776	17,421	1,240,026	18.06
0	8,080	748	8,828	630,036	63,043	0	38,900	10.13
0	0	129,607	129,607	146,492,753	5,424,622	0	5,075,814	24.63
0	0	22,136	22,136	1,841,715	77,588	0	37,083	-1.81
0	0	31,097	31,097	34,777,828	1,494,944	410,000	3,276,649	14.60
0	0	516,783	516,783	217,844,903	9,766,084	0	5,917,925	-8.55
0	0	17	17	999,231	61,945	0	94,818	6.44
2,240,000	0	295,249	2,535,249	52,555,488	2,063,268	0	1,642,485	1.13
0	20,316	1,686	22,002	319,265	38,220	0	33,485	-1.13
0	5,827	2,912	8,739	623,425	60,576	0	20,086	8.80
0	0	15,216	15,216	2,153,957	78,443	0	139,643	6.60
0	472	275,282	275,754	41,525,777	1,183,371	0	617,658	49.04
0	0	-3,271	-3,271	2,324,507	77,430	0	170,376	5.27
0	0	85,622	85,622	36,134,219	948,701	0	410,343	19.58
0	6,310	11,972	18,282	4,780,713	139,111	0	68,955	66.72
0	0	9,312	9,312	17,102,952	574,918	0	139,856	43.42
6,257,549	21,340	761,435	7,040,324	82,718,763	5,635,938	1,385,932	1,250,000	0.00
32,843,210	1,452,370	3,490,396	37,785,976	1,108,550,651	41,968,453	2,202,510	33,336,285	12.55

GROWTH ANALYSIS

Credit Unions

31, 1987

Notes & Interest Payable	Dividends & Dep. Int. Payable	Other Liabilities	Total Liabilities	Total Savings	Statutory Reserves	Other Reserves	Undivided Earnings	% of Change
32,843,210	1,452,370	3,490,396	37,785,976	1,108,550,651	41,968,453	2,202,510	33,336,285	12.55
11,871,935	1,211,980	5,140,196	18,224,111	1,020,909,584	35,460,225	735,080	29,617,328	14.47
3,759,707	1,974,368	3,234,770	8,968,845	842,832,073	31,658,633	905,954	25,872,515	21.85
20,971,275	240,390	-1,649,800	19,561,865	87,641,067	6,508,228	1,467,430	3,718,957	
176.64	19.83	-32.09	107.34	8.55	18.35	199.62	12.55	

Debt Consolidating Agencies

DEBT CONSOLIDATING AGENCIES

Number of Licensees – 11

Name and Location	*License #*
Consumer Credit Counseling Service of Josephine County, Inc. 1314 N.E. Foster Way Grants Pass, OR. 97526	10010
Consumer Credit Counseling Service of Lane County, Inc. 1601-B Oak St. Eugene, OR. 97401	10001
Consumer Credit Counseling Service of Linn-Benton, Inc. 201 W. First St. Albany, OR. 97321	10002
Consumer Credit Counseling Service of Mid-Willamette Valley, Inc. P.O. Box 13609 Salem, OR. 97309	10003
Consumer Credit Counseling Service of Oregon, Inc. 1900 N.E. Division, Suite 205 Bend, OR. 97708	10006
Consumer Credit Counseling Service of Oregon, Inc. 3633 S.E. 35th Place Portland, OR. 97202	10004
Consumer Credit Counseling Service of Southern Oregon, Inc. 33 North Central, #300 Medford, OR. 97501	10009
Coos Curry Consumer Credit Counseling Service, Inc. Pony Village Mall North Bend, OR. 97459	10005
Douglas Consumer Credit Counseling 920 S.E. Cass Roseburg, OR. 97470	10014
Emmanuel Christian Counseling Center 570 Lawrence, Suite 104 Eugene, OR. 97401	10007
Family Financial Planners, Inc. 2154 N.E. Broadway, #120 Portland, OR. 97232	10011

Pawnbrokers

LICENSEES OPERATING UNDER THE PAWNBROKERS ACT

Number of Licensees as of December 31, 1987 – 13

City	*Name and Address*	*License No.*
Central Point	Gorden's Pawnbroker, 327 E. Pine 97501	P-248
Eugene	A A Ace Buyers, 3690 Franklin Blvd. 97401	P-253
Grants Pass	Wonderland Enterprises, Inc., 120 S.W. "M" Street 97526	P-249
Keizer	Dan's Pawnshop, 3800 River Rd. N. 97303	P-250
Klamath Falls	Gregory J. Cheyne, 611 Klamath Avenue 97601	P-242
	Scott Loan Co., 625 Klamath Avenue 97601	P-206
Medford	Medford Pawn, Ltd., 131 W. Main Street 97501	P-244
	The Trading Emporium, Inc., 909 S. Riverside 97501	P-251
Portland	Agee's Diamond Loan and Broker's Co., 299 S.W. Alder Street 97204	P-235
	82nd Ave. Pawn Shop, 10309 S.E. 82nd 97266	P-246
	H & B Jewelry & Loan Company, 526 S.W. Third Avenue 97204	P-226
Salem	Star Exchange Loan Office, 201 Commercial Street N.E. 97301	P-239
	The Pawn Shop, 3820 Silverton Road N.E. 97303	P-230

SUMMARY OF ANNUAL REPORTS

December 31, 1987

Analysis of Loans	*Number Loans*	*Aggregate Amount Loans*
Total loans outstanding at beginning of year	24,756	$1,469,604
Loans made during the year	118,309	$6,909,012
Totals	143,065	$8,378,617
Loans cancelled during the year:		
Redeemed (Loans collected)	98,363	$5,968,305
Forfeited	15,820	637,163
Charged off as loss	115	8,095
Total loans cancelled	114,298	$6,613,563
Total loans outstanding at close of year	28,767	$1,765,054
Total interest charges collected on pledge loans during the year	98,363	$ 674,858

Sale of Checks

LICENSEES OPERATING UNDER THE SALE OF CHECKS ACT

Name of Company	*Date of License*
Travelers Express Company, Inc. Minneapolis, Minnesota	Aug. 16, 1965
American Express Travel Related Services Company, Inc. New York, New York	Sep. 2, 1965
Republic Money Orders, Inc. Dallas, Texas	Aug. 11, 1966
The Circle K Convenience Stores, Inc. El Paso, Texas	Aug. 25, 1969
Citicorp New York, New York	Sep. 18, 1973
BankAmerica Corporation San Francisco, California	Oct. 1, 1973
Rosauer's Super Markets, Inc. Spokane, Washington	Dec. 18, 1974
Barclays Bank International Ltd. London, England	May 19, 1977
Thomas Cook, Inc. New York, New York	Jan. 28, 1980
Travellers Cheque Associates Limited Brighton, England	Jan. 17, 1984
Continental Pioneer, Inc. Salem, Oregon	Sep. 5, 1986
Comdata Network, Inc. Nashville, Tennessee	Oct. 23, 1986
Computerized Capital, Inc. Everett, Washington	Feb. 10, 1987
Citicorp Services, Inc. Chicago, Illinois	Feb. 20, 1987

The following license was surrendered during 1987:

Computerized Capital, Inc. Everett, Washington	Aug. 24, 1987

Savings and Loans

ALPHABETICAL LIST OF SAVINGS AND LOAN ASSOCIATIONS

Name	*City*	*Page*
First Western Savings Association	Portland	93
Liberty Savings and Loan Association	Eugene	92
Oregon Pioneer Savings and Loan Association	Portland	92
Peoples Savings and Loan Association	La Grande	92
Treasure-Land Savings and Loan Association	Ontario	92
Williamsburg Savings Bank	Newport	93

DIRECTORY

of

Savings and Loan Associations in the State of Oregon

Under the Jurisdiction of the Division of Finance and Corporate Securities

Department of Insurance and Finance

LIBERTY SAVINGS AND LOAN ASSOCIATION, EUGENE
(Name changed 8/31/85 from Central Oregon S&L)
Incorporated November 20, 1978
Main Branch,
899 Pearl Street
P.O. Box 10348
Eugene, OR 97448
Tel. 344-5424

Robert Fenstermacher	President
Dallas Merchant	Treasurer
Roy Adkins	Secretary

Bend Branch,
671 NE Greenwood
Bend, Oregon 97708
Tel. 389-9800

Grants Pass Branch,
660 SE 7th Street
Grants Pass, Oregon 97526
Tel. 479-8383

North Medford Branch,
1000 Biddle Road
Medford, Oregon 97501
Tel. 779-1150

South Medford Branch,
295 Barnett Road
Medford, Oregon 97051
Tel. 773-7331

Sunriver Branch,
57100 Mall Drive
Sunriver, Oregon 97707
Tel. 593-1171

Directors

Robert Fenstermacher, Chairman	*Bruce Bates*	*Paul Reynolds*
Roy Adkins	*Gary Pape*	*Charles Shotts*
	Randy Pape	*Al Wright*

PEOPLES SAVINGS AND LOAN ASSOCIATION, LA GRANDE
Incorporated March 20, 1978
Main Branch,
Three Depot Street, P.O. Box 1085
La Grande, Oregon 97850
Tel. 963-2200

Carlos E. Easley	Chief Executive Officer
Aaron K. Hixenbaugh	Vice President

Oregon City Branch,
1689 Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-4167

Directors

Carlos E. Easley, Chairman	*Russell Elmer*	*Dorothy Peacock*
	Claude E. Hand	*Glenn Troyer*
	Wilbur Osterloh	

TREASURE-LAND SAVINGS AND LOAN ASSOCIATION, ONTARIO
Incorporated May 10, 1978
Main Branch,
728 SW Fourth Avenue
Ontario, Oregon 97914
Tel. 889-8606

Cherie Skogerboe	President/Treasurer
William E. Love	Secretary

Directors

Robert Bobosky, Chairman	*William E. Love*	*William Wyse*

OREGON PIONEER SAVINGS AND LOAN ASSOCIATION, PORTLAND
Incorporated August 8, 1958
Main Branch,
401 SW Fifth Avenue
Portland, Oregon 97204
Tel. 226-6666

Ward V. Cook	President
Charles Dibert	Executive Vice President/Secretary
R. Stevens Gilley	Executive Vice President
Peter D. Herman	Vice President
Kirby L. Frymire	Vice President/Treasurer
James M. Brady	Vice President/Controller

Beaverton Branch,
3055 SW Cedar Hills Boulevard
Beaverton, Oregon 97005
Tel. 641-5721

Estacada Branch,
365 SW Broadway
Estacada, Oregon 97023
Tel. 630-6811

Gresham Branch,
1290 East Burnside
Gresham, Oregon 97030
Tel. 667-7900

Lake Oswego Branch,
54 "A" Avenue
Lake Oswego, Oregon 97034
Tel. 635-4321

Menlo Park Branch,
530 NE 122nd Avenue
Portland, Oregon 97230
Tel. 252-0216

Oregon City Branch,
1301 Molalla Avenue
Oregon City, Oregon 97045
Tel. 656-5238

Raleigh Hills Branch,
7260 SW Beaverton-Hillsdale Highway
Portland, Oregon 97225
Tel. 292-0729

St. Helens Branch,
McBride and Columbia River Highway
St. Helens, Oregon 97051
Tel. 397-3900

St. Johns Branch,
8221 North Lombard
Portland, Oregon 97203
Tel. 286-8381

Scappoose Branch,
52313 Columbia River Highway
Scappoose, Oregon 97056
Tel. 543-6336

Tigard Branch,
12000 SW Main
Tigard, Oregon 97223
Tel. 620-9117

Directors

Ward V. Cook	*Worth W. Caldwell, Jr.*	*R. Stevens Gilley*
Chairman	*John A. Carson*	*Eugene R. Nudelman*
Kelly C. Bruun	*James J. Damis*	*Loren L. Wyss*

FOREIGN ASSOCIATIONS
(Head Office located outside of Oregon)

WILLIAMSBURG SAVINGS BANK, NEWPORT
Incorporated August 15, 1974 (Utah)
Authorized in Oregon June 4, 1984
Main Branch,
307 SW Coast Highway
Newport, Oregon 97365
Tel. 265-6644

D. Gary Alvey	President
Peter K. Ringger	Executive Vice President
William B. Martin	Senior Vice President
Brent P. Wallace	Vice President/Controller
Dan C. Milano	Vice President
Scott W. Richards	Vice President

Albany Branch,
228 West 5th Street
Albany, Oregon 97321
Tel. 926-6212

Brownsville Branch,
333 Main Street
Brownsville, Oregon 97327
Tel. 466-5155

Coos Bay Branch
185 North 4th Street
Coos Bay, Oregon 97420
Tel. 269-9700

Eugene Branch,
2021 River Road
Eugene, Oregon 97404
Tel. 689-2351

Lebanon Branch,
1020 Main Street
Lebanon, Oregon 97355
Tel. 259-1261

Lincoln City Branch,
4741 S.W. Highway 101
Lincoln City, Oregon 97367
Tel. 996-2143

McMinnville Branch,
1431 North Highway 99 West
McMinnville, Oregon 97128
Tel. 472-9505

Silverton Branch,
265 C Street
Silverton, Oregon 97381
Tel. 873-6387

Springfield Branch,
1570 Mohawk Blvd.
Springfield, Oregon 97477
Tel. 726-1300

Stayton Branch,
1089 North First Street
Stayton, Oregon 97383
Tel. 769-7111

Tillamook Branch,
411 Pacific Avenue
Tillamook, Oregon 97141
Tel. 842-5581

Woodburn Branch,
1539 Mt. Hood Avenue
Woodburn, Oregon 97071
Tel. 982-2223

Directors

John L. Notter	*D. Gary Alvey*	*Peter K. Ringger*
Chairman	*Karl Meyer*	*William N. Shattuck*

FIRST WESTERN SAVINGS ASSOCIATION dba METROPOLITAN SAVINGS ASSOCIATION, PORTLAND
Incorporated May 22, 1952 (Nevada)
Authorized in Oregon April 21, 1987
Main Branch,
435 S.W. Fifth Avenue
Portland, Oregon 97204
Tel. 226-1300

Raymond J. Gregor	President/Chief Operating Officer
Lu Ann Beadle	Executive Vice President

Directors

Raymond L. Gregor,	*Herbert W. Marache, Jr.*	*Frank E. Scott*
Chairman	*Ellis E. Meredith*	*R.G. Taylor*
Frank N. Bender	*Charles L. Ruthe*	*Roger S. Trounday*
Howard W. Cannon		

STATE REGULATED SAVINGS AND LOAN ASSOCIATIONS
Listed by Cities, Showing Total Assets and Savings Accounts
As of December 31, 1987
(000's omitted)

Domestic Institutions (Head Office located in Oregon)

	Name and Location	Total Assets 12/31/86	12/31/87	% of Change	Savings Accounts 12/31/86	12/31/87	% of Change
Eugene	Liberty Savings and Loan Association	$ 87,489	96,738	10.57	$ 82,053	87,409	6.53
La Grande	People Savings and Loan Association	35,491	27,117	(23.59)	32,851	22,814	(30.55)
Ontario	Treasure-Land Savings and Loan Association	12,032	15,290	27.08	10,652	11,894	11.66
Portland	Oregon Pioneer Savings and Loan Association	170,835	164,484	(3.72)	139,477	128,826	(7.64)
	Totals – State Associations	$305,847	303,629	(.73)	$265,033	250,943	(5.32)

Foreign Institutions (Head Office located outside of Oregon)

Newport	Williamsburg Savings Association (Utah)	$ 65,726	148,299	125.63	$ 65,646	148,122	125.64
Portland	First Western Savings Association (Nevada) dba Metropolitan Savings Association	0	43,225	100.00	0	43,225	100.00
	Totals – Foreign Associations	$ 65,726	191,524	191.39	$ 65,646	191,347	191.48
	Totals – State and Foreign Associations	$371,573	495,153	33.26	$330,679	442,290	33.75

APPLICATION TO TRANSACT A SAVINGS AND LOAN BUSINESS IN OREGON

Applicant	*Office Name*	*City*	*Authorized*	*Opened*
First Western Savings Association (Nevada) dba Metropolitan Savings Association	435 S.W. Fifth	Portland	Apr. 21, 1987	Sep. 30, 1987

BRANCHES AUTHORIZED

Applicant	*Office Name*	*City*	*Authorized*	*Opened*
Oregon Pioneer Savings and Loan Association	S.W. 5th and Washington	Portland	Dec. 31, 1986	Sep. 30, 1987
Williamsburg Savings Bank	Tillamook Branch	Tillamook	Feb. 3, 1987	Feb. 23, 1987
	Albany Branch	Albany	Apr. 10, 1987	Apr. 13, 1987
	Brownsville Branch	Brownsville	Apr. 10, 1987	Apr. 13, 1987
	Eugene Branch	Eugene	Apr. 10, 1987	Apr. 13, 1987
	Lebanon Branch	Lebanon	Apr. 10, 1987	Apr. 13, 1987
	Springfield Branch	Springfield	Apr. 10, 1987	Apr. 13, 1987

BRANCHES CLOSED

Association	*Office Name*		*Closed*
Oregon Pioneer Savings and Loan Association	39th and Powell Branch	Portland	Jul. 7, 1987
	S.W. 5th and Washington Branch	Portland	Sep. 30, 1987
Peoples Savings and Loan Association	LaGrande Branch	LaGrande	Dec. 31, 1987

ASSOCIATIONS DISCONTINUING BUSINESS
(Via Merger, Conversion Closure, or Change of Name)

Name and Location	*Disposition*	*Effective Date*
Umpqua Savings and Loan Association Roseburg	Closed by Supervisor. FSLIC appointed receiver. Payout of insured savings by FSLIC.	Jan. 16, 1987
American S&LA dba Willamette Savings and Loan Association Portland	Converted to a federal charter.	Jan. 30, 1987
Western Savings and Loan Company Portland	Merged into Crossland Savings, F.S.B., a federal savings bank.	Mar. 24, 1987
Future Savings and Loan Association Albany	Closed by Supervisor. FSLIC appointed receiver. Williamsburg Savings Bank (UT) was the successor purchaser of deposit liabilities and certain assets.	Apr. 10, 1987

Special Qualifications

INSTITUTIONS AUTHORIZED TO PARTICIPATE IN SPECIAL QUALIFICATIONS

Number Authorized as of December 31, 1987 – 32

The foreign associations or extranational banking corporations listed below are qualified to take, acquire, hold and enforce notes secured by real estate mortgages or trust deeds and make commitments to purchase such notes (ORS 705.500).

Participating Institutions	*Location*	*Authorization Date**
American Diversified Savings Bank	Costa Mesa, CA	Jul. 2, 1987
American Savings and Loan Association	Irvine, CA	Oct. 24, 1987
American Savings Bank, FSB	New York, NY	May 28, 1987
Apple Bank for Savings	New York, NY	Dec. 2, 1987
Bankers Trust Company of New York	New York, NY	Jan. 15, 1987
Beneficial Mutual Savings Bank	Philadelphia, PA	Apr. 16, 1987
Central Savings and Loan Association	San Diego, CA	Mar. 27, 1987
Chase Federal Savings and Loan Association	Miami, FL	Apr. 11, 1987
City Federal Savings Bank	Elizabeth, NJ	Dec. 4, 1987
Consolidated Capital Income Trust	Emeryville, CA	May 8, 1987
Emigrant Savings Bank	New York, NY	Jun. 22, 1987
First Federal Savings and Loan	Rapid City, SD	Nov. 10, 1987
First Interstate Bank of California	Los Angeles, CA	Nov. 7, 1987
Germantown Savings Bank	Bala Cynwyd, PA	Apr. 27, 1987
Great Western Savings Bank	Bellevue, WA	Feb. 5, 1987
Metropolitan Federal Savings and Loan of Seattle	Seattle, WA	Feb. 9, 1987
Morgan Guaranty Trust Co. of New York	New York, NY	Nov. 13, 1987
National Savings Bank of the City of Albany	Albany, NY	Jun.22, 1987
Peoples Savings Bank in Providence	Providence, RI	Aug. 18, 1987
Prudential Bank, FSB	Seattle, WA	Nov. 21, 1987
Puget Sound Savings Bank	Seattle, WA	Dec. 23, 1987
Rochester Community Savings Bank	Rochester, NY	Oct. 21, 1987
Sears Savings Bank	Glendale, CA	Jan. 27, 1987
The Bowery Savings Bank	New York, NY	Feb. 19, 1987
The Lincoln Savings Bank	New York, NY	Jun. 16, 1987
The Manhatten Savings Bank	New York, NY	Mar. 16, 1987
The Philadelphia Saving Fund Society	Philadelphia, PA	Feb. 6, 1987
The Provident Institution for Savings in Jersey City	Jersey City, NJ	Apr. 27, 1987
Transohio Savings Bank	Cleveland, OH	Jan. 7, 1987
Trust Company Bank	Atlanta, GA	Oct. 30, 1987
United First Federal Savings and Loan	Boise, ID	Jan. 26, 1987
Washington Mutual Savings Bank	Seattle, WA	Jul. 7, 1987

*Authorization valid for one year – must be renewed annually.

SPECIAL QUALIFICATIONS – NEWLY AUTHORIZED

Name and Address	*Authorization Date*
Morgan Guaranty Trust Co. of New York 23 Wall Street New York, NY 10015	Nov. 13, 1987
Apple Bank for Savings 205 East 42nd St. New York, NY 10017	Dec. 2, 1987

SPECIAL QUALIFICATIONS – AUTHORIZATION EXPIRED

Name and Address	*Expiration Date*
The Troy Savings Bank, Cleveland, OH	Jun. 23, 1987

SPECIAL QUALIFICATIONS – MERGERS/NAME CHANGES/PURCHASES

Eastern Savings Bank, New York, NY purchased by Apple Bank for Savings, New York, NY.

The Community Savings Bank, Rochester, NY changed name to Rochester Community Savings Bank, Rochester, NY.

City Federal Savings and Loan, Elizabeth, NJ changed name to City Federal Savings Bank, Elizabeth, NJ.

Savings Bank of Puget Sound, Seattle, WA, changed name to Puget Sound Savings Bank, Seattle, WA.

Trusts

TRUST COMPANY DIRECTORY

CAPITAL TRUST COMPANY, PORTLAND

Authorized November 30, 1906

Head Office,
4380 SW Macadam, Suite 450
Portland, Oregon 97201
Tel. 228-2300

Ralph C. Rittenour, Jr.	President/Trust Officer
Carol A. Ream	Exec. Vice Pres./Trust Officer
William H. Murray	Vice President/Controller
Stephen C. Brink	Vice President

Directors

Robert S. Ball — *Patrick R. Prendergast* — *Charles J. Swindells*
John E. Bates — *Ralph C. Rittenour, Jr.*

COLUMBIA TRUST COMPANY, PORTLAND

Authorized June 30, 1980

Head Office,
1301 S.W. Fifth Ave., P.O. Box 1350
Portland, Oregon 97207
Tel. 222-3600

J. Jerry Inskeep, Jr.	Chief Exec. Officer
James F. Rippey	President
George L. Hanseth	Vice President

Directors

J. Jerry Inskeep, Jr., Chairman — *Wayne R. Ericksen* — *George L. Hanseth* — *John A. Kemp* — *James F. Rippey*

PACIFIC NORTHWEST TRUST COMPANY, PORTLAND

Authorized June 24, 1981

Head Office,
101 S.W. Main Street
Suite 1490
Portland, Oregon 97204
Tel. 295-6974

Leroy J. Lundy	President
Cheryl A. Burgermeister	Vice President

Directors

James E. Crabbe, Chairman — *Richard Huson* — *Leroy J. Lundy* — *Janeen S. McAninch*

SERVICE TRUST COMPANY, PORTLAND

Authorized June 13, 1979

Head Office,
421 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 224-4444

Gary D. Putnam	President
James E. Thomas	Vice President
James T. Walter	Vice President
Richard L. Ferreira	Cashier

Directors

Donald L. Tisdel, Chairman — *Gary D. Putnam* — *Richard L. Ferreira* — *A. J. Rawlinson* — *James E. Thomas*

ANNUAL REPORT OF TRUST ASSETS

As of December 31, 1987

15 Institutions Reporting	All amounts expressed in thousands (000's omitted) Amount
Noninterest Bearing Deposits (Own Institution)	$
Noninterest Bearing Deposits (Other Institution)	2,026
Interest Bearing Deposits (Own Institution)	55,136
Interest Bearing Deposits (Other Institution)	16,165
US Government & Agency Obligations	1,125,037
State, County & Municipal Obligations	380,531
Money Market Mutual Funds	505,869
Other Short Term Obligations	536,287
Other Notes & Bonds	660,291
Common & Preferred Stocks	2,365,232
Real Estate Mortgages	115,422
Real Estate	217,732
Miscellaneous Assets	513,328
Total Discretionary Assets ..... 11,593 accounts	$ 6,498,438
Total Non-Discretionary Assets ..... 19,314 accounts	$400,448,146
Total Assets ..... 30,907 accounts	$406,946,584

NON-DEPOSIT TRUST COMPANIES

Name of Trust Company	*Location*
Capital Trust Company	Portland
Columbia Trust Company	Portland
Pacific Northwest Trust Company	Portland
Service Trust Company	Portland

BANKS AND SAVINGS & LOANS AUTHORIZED TO DO A TRUST BUSINESS

Date of Authorization	*Name of Bank or Savings & Loan and Location*
Sep. 16, 1968	Western Bank, Coos Bay
Apr. 2, 1987	Bank of Commerce, Milton-Freewater
Sep. 9, 1982	Benj. Franklin Federal Savings & Loan, Portland
Nov. 17, 1919	The Bank of California, N.A., Portland
Aug. 19, 1927	First Interstate Bank of Oregon, N.A., Portland
Nov. 7, 1986	*Key Bank of Oregon, Portland
Jun. 9, 1914	The Oregon Bank, Portland
Aug. 5, 1983	Oregon First Bank, Portland
Nov. 13, 1919	United Sates National Bank of Oregon, Portland
Apr. 20, 1966	The Commercial Bank, Salem
May 13, 1924	Pioneer Trust Bank, N.A., Salem

*Trust powers authorized through merger of Citizens Valley Bank, Albany, and Pacific Western Bank, Portland, with and into Key Bank of Oregon, Portland.

FOREIGN BANKS AND TRUST COMPANIES AUTHORIZED TO MAKE MORTGAGE LOANS

State	*City*	*Name of Bank*
Georgia	Atlanta	The Prudential Bank and Trust Company
Idaho	Fruitland	Treasure Valley Bank
Washington	Seattle	Washington Mutual Savings Bank

INDEX

Page

Administrator's Letter of Transmittal 2
Banking Board Members 7
Banks Under the Jurisdiction of the State:
- Alphabetical List of Banks 8-9
- Applications for authority to establish branches 29
- Banks having insurance powers 35
- Branches closed 31-32
- Branch applications withdrawn 32
- Banks discontinuing business 35
- Branches authorized 30-31
- Change of name, location, or status 33-34
- Decreases in capital stock 28
- Directory of Banks 11-27
- Federal Reserve member banks 36
- Increases in capital stock 28
- Interim banks 28
- Plan of merger 28
- Registered bank holding companies 36
- Summary of revenue, expenses and disposition of profits for 1987 39

Collection Agencies 57-60
Consumer Finance Licensees:
- Analysis by types of security 68
- Analysis of loans under Consumer Finance Act 68
- List of Licensees operating under the Consumer Finance Act 62-63
- Consumer Finance Licensees – Changes 64-65
- Summary of consolidated reports 66
- Summary of consolidated statements of income and expense 67

Credit Unions:
- Alphabetical List 70
- Branches authorized 77
- Change in name or location 78
- Directory of Credit Unions 71-76
- Summary of annual reports 79-81

Debt Consolidating Agencies 83-84
Finance Section Employees 3
Finance Section Fund:
- Revenues and expenses for 1987 6

Foreign Banks and Trust Companies authorized to make mortgage loans 104
Order Form for Additional Copies:
- 1987 Annual Report 108

Pawnbroker Licensees:
- List of licensees operating under the Pawnbrokers Act 86
- Summary of annual reports 86

Sale of Checks Act:
- List of Licensees operating under the Sale of Checks Act 88

Savings and Loan Associations:
- Alphabetical List 90
- Application to Transact a Savings and Loan Business in Oregon 95
- Associations Discontinuing Business 95
- Branches Authorized 95
- Branches Closed 95
- Directory of Savings and Loan Associations 91-93
- Summary of Assets and Savings 94

Special Qualifications:
- Participating Institutions 98
- Newly Authorized 99
- Authorization Expired 99

INDEX (cont.)

Page

State and National Banks:
- Classification by counties of all banks in Oregon, including branches 44-56
- Comparative statement of total resources and number of banks in Oregon at the close of each year since 1909 10
- Individual statements of condition as of December 31, 1987 together with five year comparative analysis 40-43

Trust Companies and Banks With Trust Powers:
- Annual Report of Trust Assets 103
- Banks and Savings & Loans authorized to do a trust business 104
- Directory of Trust Companies 102
- Non-deposit Trust Companies 104

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